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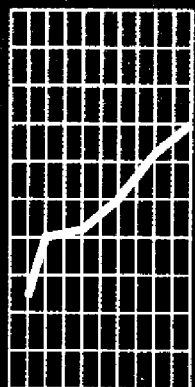
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# Survey of Income and Housing Costs

## Australia

## User Guide



## NOTES

### SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
DSS	Department of Social Security
DVA	Department of Veterans' Affairs
LFS	Labour Force Survey
MPS	Monthly Population Survey
RSE	relative standard error
SE	standard error
SIHC	Survey of Income and Housing Costs
—	nil or rounded to zero

### INQUIRIES

For information about other ABS statistics and services, please refer to the back of this publication.

For further information about these statistics, please telephone  
Canberra (02) 6252 5838.

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Australian Statistician

# CHAPTER 1

## INTRODUCTION .....

### BACKGROUND TO THE SURVEY

The Survey of Income and Housing Costs (SIHC) has been conducted by the Australian Bureau of Statistics (ABS) since July 1994. It provides detailed information on income and housing of individuals and families resident in private dwellings throughout Australia. Key findings from the survey are presented in *Income Distribution, Australia* (Cat. no. 6523.0).

The survey is being conducted on a continuous basis, collecting information from a sample of approximately 650 households each month. The continuous survey replaces the previous system of periodic income surveys which were conducted at three to four year intervals between 1969 and 1990.

The SIHC is run in conjunction with the Monthly Population Survey (MPS). The main component of the MPS is the monthly Labour Force Survey (LFS). The LFS collects information about the demographic and labour force characteristics of the population. Information collected in the LFS and the SIHC are combined to provide detailed information about income together with the labour force and household characteristics of individuals and families. More information about the LFS is provided in *Labour Force, Australia* (Cat. no. 6203.0).

### USING THIS PUBLICATION

This user guide describes the objectives of the SIHC, the concepts, methods and procedures employed to collect the data and how the data are used to produce the estimates. The following chapters outline the uses made of income and housing information, the concepts and definitions underlying the survey, the income and housing data collected in the survey, the survey methodology, survey design and estimation. This aims to provide a basis for users to make informed choices on the suitability of the estimates for particular uses, and to help them understand the theoretical and practical rationale for the data collected. Appendix A provides a list of data items derived from the survey and Appendix B contains a copy of the survey questionnaire. Appendix C contains information on sampling variability.

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## CHAPTER 2

## USES OF INCOME AND HOUSING DATA .....

In the development of a survey the ABS first looks to understand the information needs of the data to be collected. This determines the type of data to be included and the way the data will be collected as well as other aspects of the survey design.

The objectives of the survey can best be examined in terms of the ABS understanding of the uses to which the data are required to be put and the information needs they are intended to satisfy. Our understanding of these together with a description of some of the ways in which the data are known to have been used follow.

### INCOME

Income data are important for the development of policy and planning for economic and social programs. Income data are used for taxation policy and planning social security income support programs. Data on earnings are also used for labour market analyses.

For government social security policy makers, researchers and social commentators, information is required on the income distribution of the whole population. There is a particular interest, however, in those individuals and families who are generally acknowledged to be economically and/or socially disadvantaged. These may be people who have limited income from private sources and may be aged, unemployed or supporting children without a partner present.

There is also a need to know about demographic and other characteristics of the individuals or families. For example, family size and composition are important factors in determining economic needs. To provide this information, the survey also collects a wide range of socio-demographic characteristics for the population.

For those interested in labour market analyses, data on wages and salaries are studied to evaluate trends in income as a reward for labour. The effect of employee characteristics such as age, sex and educational qualifications on differences in wage and salary incomes is also examined.

Some specific examples of the recent uses of income survey results include:

- identification of population groups with low incomes and their characteristics;
- assessing the adequacy of government pension and allowance rates;
- estimation of the effects of changes to eligibility threshold income levels for government cash benefits e.g. in terms of the number of families affected; and
- examination of the impact of tax changes on the income of individuals and families with differing characteristics.

## HOUSING TENURE AND HOUSING COSTS

The adequacy and affordability of housing are important determinants of social wellbeing. Information about housing, including tenure and housing costs, is important for the Government in developing and monitoring policies which provide assistance to meet the housing needs of the population.

Government housing policy makers require information about households and dwelling characteristics to assess the adequacy and affordability of housing, in particular for low income earners and population groups with special needs. Information about tenure type, such as private and public renters, together with information about levels of income, and size and composition of the household, are important for assessing the need for housing assistance and to develop forms of assistance to meet people's housing needs.

Housing is regarded as an essential expenditure item, and housing costs can be deducted from disposable income to arrive at a more suitable measure of command over economic resources for use in some studies of households with low incomes. Thus, the usefulness of data on tenure type and housing costs is maximised when collected with income data. The SIHC is a major vehicle for the ongoing collection of housing costs data.

Some specific examples of the use made of housing data from the income and housing costs survey include:

- identification of characteristics of families with high housing costs in relation to their income;
- estimation of the number of low income families who need assistance;
- estimation of the level of assistance (e.g. rent subsidy and other forms of assistance) required to enable those on low incomes to meet their housing needs; and
- comparison of the housing costs of the different tenures types e.g. renting versus buying.

## CHAPTER 3 CONCEPTS AND SURVEY CONTENT .....

### INCOME CONCEPTS AND DEFINITIONS

#### Income

At the broadest level, income comprises the receipts, in cash and in kind, that accrue to a household or its members and that are of a regular and recurrent nature. It includes the regular cash receipts from employment, investments and transfers from government, private institutions and households. The SIHC covers these receipts. Income can also be received in the form of goods and services, such as food and the use of a car. The survey does not collect, for practical reasons, information on these forms of income. Income can also include the value of services provided from within the household through the use of an owner-occupied dwelling, other consumer durables and unpaid housework. Again, for practical reasons, these forms of income are not covered by the survey.

#### Receipts which are excluded

Income excludes capital transfers (i.e. one-off payments) derived from the running down or sale of assets or from the incurrence of a liability.

Examples of receipts which are excluded from the income concept include:

- inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for retrenchment, injuries or other damage, etc;
- capital gains and losses;
- loans and other credit obtained;
- running down of assets, such as the sale of property or withdrawals from accumulated cash reserves; and
- payments in kind.

However, an exception is made in the case of regular payments received from annuities, private pensions or superannuation. Such receipts conceptually have a drawing on assets component as well as a receipt of income. They are included as income because, for many people, they are their only regular receipts, and their exclusion from income collections would severely affect analysis where income is used as a measure for economic wellbeing.

From an individual point of view, regular cash transfers from other household members (e.g. parents) could also be regarded as income. While there is much interest in such intra-household transfers, analysis of economic wellbeing is more meaningful when carried out at an aggregate level such as income unit, family or household. Additionally, there are many practical difficulties in collecting the value of intra-household transfers and, therefore, intra-household transfers are excluded from the concept of income used in the SIHC.

#### Cash income

Gross weekly cash income is defined as regular and recurring cash receipts before deductions of tax or any other items. It comprises cash receipts derived as a return to labour (wages and salaries), as a return to both labour and investment (business income)

**Cash income *continued***

and solely as a return to investment (property income). It also includes transfer income from Government, private institutions and other households.

Cash income is usually received by individuals and the income survey collects the data on this basis. However the concept can be applied to any aggregate of individuals such as income units, families and households (see the Glossary for definitions). The total cash income of a unit is equal to the sum of the total cash incomes of its members.

**Income before deductions**

Conceptually, income is net of costs incurred in deriving this income. However, for practical reasons, the deduction of these expenses is limited to situations where the expenses may safely be assumed to form a considerable part of the regular receipts. On these grounds, deduction of costs is limited to operating expenses and depreciation of capital equipment for income from own business (unincorporated enterprises) and from rental properties owned by household members. (Losses occur when operating expenses are greater than gross receipts, and are treated as negative income.) Expenses incurred in earning other forms of income, such as transport and dry cleaning incurred by wage and salary earners, are ignored.

**Other resources**

Living standards may also be affected by a family's stock of wealth. Levels of wealth (including the value of homes) may, for example, be important for the living standards of the elderly. However, apart from data on the value of the home and the value of mortgages or secured loans outstanding, no other data on assets or liabilities are collected in the survey.

Other economic resources such as government collective expenditure on services may also affect living standards. Such expenditure includes that on health, education, housing and welfare. Data on these free or concessional services are not collected in the survey. The ABS does, however, estimate the value of these services in another regular study, *Household Expenditure Survey, Australia: The Effects of Government Benefits and Taxes on Household Income* (Cat. no. 6537.0).

For a full description of all economic resources available to households, and the relationship between these resources and cash income, see the ABS publication *A Provisional Framework for Household Income, Consumption, Saving and Wealth* (Cat. no. 6549.0).

**INCOME INFORMATION COLLECTED**

The content of the survey was based on the previous surveys of income, together with consultations with key users. Further information about the content of the survey can be obtained by referring to the list of data items available from the survey in Appendix A and by reference to the survey questionnaire in Appendix B. However, as many data items available from the survey are derived from responses to a number of survey questions, the questionnaire alone does not provide a guide to how published data items were obtained. The definitions used in the survey are set out in the Glossary, at the back of this publication.



## REFERENCE PERIOD

Income in the SIHC is collected for two time-reference periods, the financial year preceding the date of interview and a much shorter one centred around interview time i.e. at, or close to, the time of interview (current income). The survey is conducted over twelve months of each year. Estimates of current weekly income derived from the survey do not refer to any given week, but are representative of weekly income during the survey year.

## SOURCE OF INCOME

Information on income is collected according to source of income. The main sources of income are employee income (wages or salary); profit or loss from an unincorporated enterprise (own business income); ownership of rental properties or financial assets; or transfers such as superannuation and government benefits (as pensions and allowances).

## Wages and salaries

A wage or salary in the income survey is defined as remuneration in cash paid to employees, as a rule at regular intervals, for time worked or work done, together with remuneration for time not worked, such as paid leave.

Wage or salary includes regular tips, commissions and bonuses; other profit sharing bonuses; piecework payments; payment for recurring odd jobs and casual work; penalty payments and shift allowances; directors' fees for working directors; remuneration for time not worked such as holiday pay, sick pay, pay for public holidays and other paid leave; workers' compensation paid by the employer; and leave loading.

Owner managers of incorporated enterprises (limited liability companies) are included as employees.

For wages and salaries, information is collected on a financial year basis and on a current income basis. Current income is collected as the most recent pay or the last payment. Two measures of current income are collected, actual income and usual income. Published estimates are based on usual income because the actual income received in any one short period—one pay period—could include amounts not usually received each pay, e.g. leave loading, (which would overstate the longer, more stable situation for that person) or alternatively be unusually low (and would then understate the longer term situation).

## Own business or partnership income

Own business or partnership income is defined as *the net receipts which accrue in the reference period to persons or households as owners of, or partners in, unincorporated business enterprises*. All of the profits are assumed to be disbursed to the owners. If the business operates at a loss in the reference period, the loss is also disbursed to the owners and is classified as a negative income flow. The concept of income follows that used by the Australian Taxation Office, and is net of operating expenses and depreciation. This information is only available on a financial year basis. Current income is derived from information on the value of income received and the number of weeks during the financial year in which the business operated.

**Rent**

Rent comprises net receipts from property other than owner-occupied dwellings. It also includes income from lodgers and from others who are subletting parts of an owner-occupied dwelling, but excludes income from boarders who are counted as members of the household. Information on rent is collected separately for residential properties and for other properties.

The concept of income from rental properties follows that used by the Australian Taxation Office, and is net of operating expenses and depreciation. Losses occur when operating expenses and depreciation are greater than gross receipts. A loss is treated as a negative income flow. Information on rent is only available on a financial year basis. Current income is derived by expressing the income received as a weekly equivalent.

**Interest, dividends, royalties**

Interest consists of receipts from deposits (including term deposits) with banks, building societies, credit unions, and other financial institutions. Also included is interest received from government bonds/loans and securities, debentures and personal loans to others outside the household. This information is only available on a financial year basis. Current income is derived by expressing the income received as a weekly equivalent.

Dividends comprise cash income received from company investments such as ownership of shares. Dividends paid in the form of additional shares, and bonus shares (which are classified as income in kind) are excluded from the concept of cash income. Royalties may be received for the use of patented or copyright materials and the like. This information is only available on a financial year basis. Current income is derived by expressing the income received as a weekly equivalent.

**Pensions and life assurance annuity benefits**

Pensions and life assurance annuity benefits are defined as all pensions and regular superannuation payments that are made other than under the Government's social security and related schemes. They include pensions paid out of both funded and unfunded schemes. They also include annuities from life insurance paid to survivors. This information is collected for the previous financial year and for the current period.

**Other private current cash transfers**

Other private current cash transfers comprise all other cash transfers not included above. They include current cash transfers from private organisations, such as regular receipts in the form of workers' compensation payments (other than those paid by the employer which are treated as wage or salary), accident or sickness insurance payments, scholarships or private study allowances and child support/maintenance payments. This information is collected for the previous financial year and for the current period.

**Government pensions and allowances**

Social security cash pensions, benefits and allowances are regular, recurring receipts paid by the Government to persons, families or households under the social security and related government programs, including the Department of Social Security (DSS), the Department of Employment, Education, Training and Youth Affairs and the Department of Veterans' Affairs (DVA). They also include pensions paid to residents by overseas governments. This information is collected for the previous financial year and for the current period.

## PRINCIPAL SOURCE OF INCOME

Principal source of income is defined as that source from which most income is received. However, the principal source will not necessarily provide more than half of total income.

For example, a person may receive 20% of their total income from bank interest, 20% from rent, +5% from wages from a part-time job and 15% from government pensions and allowances. The principal source of income would be wage or salary.

The principal source of income of an income unit is derived from the sum of incomes, from each source, of its members.

## GROSS AND NET INCOME

Income, as collected in the survey, is gross income before the deduction of personal income tax. Data on income tax paid are not collected in the survey. Instead, the ABS models the amount of income tax (including the Medicare levy) payable by individuals according to the relevant taxation criteria, and using the income and characteristics of individuals and family members as reported in the survey. While the survey data are not sufficiently comprehensive to enable the calculation of exact amounts of tax payable, the model does provide good proxy estimates.

## HOUSING CONCEPTS AND DEFINITIONS

### Housing tenure

The concept of housing tenure is based on the type of legal right of the occupant to the dwelling. Tenure type is used to classify occupants of the dwelling, as well as the dwelling itself. These are as follows:

- the occupants according to their legal right to occupy the dwelling (e.g. owner or renter); and
- the dwelling, according to its status within the current stock of dwellings (e.g. public rental, private rental).

Owners are divided into two classifications—owners with mortgages, and owners without mortgages. A household's tenure type is owner with a mortgage if the dwelling has a mortgage or loan secured against it. This mortgage or secured loan could be for the purchase or building of the dwelling, for undertaking alterations or additions, or for some other purpose such as the purchase of a vehicle or an investment property. A household's tenure type is owner without a mortgage if there are no loans or mortgages secured against the dwelling.

Renters are occupants who pay money as rent or board to another person or organisation, referred to as the landlord, in return for being allowed to occupy the dwelling. Renters can be further classified according to type of landlord. The landlord may be a relative or an unrelated person living in the same dwelling, a relative or an unrelated person in another dwelling or can be a real estate agency, public housing authority or trust, or an employer. A boarder is a person who is not a dependent child within a household and who, in return for payment, is supplied with meals and accommodation.

Other tenure types include those living rent free, those participating in a rent/buy (or shared equity) scheme, life tenure and a number of other arrangements, such as contracts to live in a dwelling in a retirement village.

### Housing costs

Housing costs are the on-going outlays incurred by the dwelling's occupants in providing for their shelter. These comprise major items of cash outlay—mortgage repayments and property rates for owners, and rent or board. The housing costs collected in the survey are limited to these payments only.

At a broader level, housing costs might also include a range of other cash outlays which are not collected in the SIHC, but which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs and maintenance and dwelling insurance. In addition, many users of housing costs data require a distinction, within mortgage repayments, between the interest component and the principal or capital component, on the basis that the latter reflects the cost of acquiring a housing asset which is an addition to wealth of the occupant. For practical purposes, it is not possible to collect separately the payments of interest and principal on loans and mortgages used to acquire the dwelling, or for undertaking alterations and additions.

Housing costs are measured on a gross basis, i.e. before deducting refunds and subsidies. Examples of refunds and subsidies include rent allowances received as part of income support from DSS, other government agencies, and from employers.

### HOUSING INFORMATION COLLECTED

Information about housing collected in the survey includes housing tenure; housing costs; and characteristics of the dwelling, such as estimated sale value, value of mortgages and secured loans outstanding, type of dwelling structure and number of bedrooms.

#### Tenure

Information on housing tenure type is collected so that each household, and each income unit within it, can be classified to one of the following tenure classifications:

- owner with secured loans or mortgages;
- owner without secured loans or mortgages;
- renter (including boarder);
- other tenure type (including living rent free).

Renters are further categorised by the landlord type, which includes the following:

- State housing commission or trust (public renter);
- real estate agent or another person not in the same household (private renter);
- related person residing in the same dwelling (resident relative); and
- unrelated persons, employers, other group or body not included elsewhere (other).

#### Housing costs

Information on housing costs is collected from each income unit. The housing costs of owners comprise the interest and principal repayments of secured loans and mortgages made for the purchase or construction of the dwelling, or for alterations and additions to the dwelling, and the payments of property rates. For renters, housing costs are limited to the amount of rent paid. Similarly, the housing costs of boarders is the amount of board paid.

#### Other housing information

The survey also collects information about the dwelling structure, year of purchase, number of bedrooms and the estimated sale price for each private dwelling. For owners who purchased their dwelling in the three years prior to the survey, information is also collected about first home ownership and whether it is a new or established dwelling.

#### SOCIO-DEMOGRAPHIC AND LABOUR FORCE INFORMATION

As the respondents to the SIHC have already completed the LFS, information will have been collected on the household and family characteristics of residents within the dwelling. These characteristics include standard demographic items such as age and sex, marital status, birthplace and year of arrival for those born outside Australia. It includes the standard labour force items such as labour force status, occupation and industry of employer. In addition the SIHC collects information on the highest educational qualification and the current study status from each person and the usual number of hours worked in the first and second jobs.

#### STATISTICAL UNITS

Income is collected for each individual aged 15 years or more. However, while income is usually received by individuals, many analyses of income are based on income of family or household units. The choice of analytical unit reflects the assumption that some sharing of income takes place, to varying degrees, within families. If the individual were chosen as the statistical unit, this would be a poor measure of the economic wellbeing of, for example, dependent spouses and dependent youth with little income in their own right, but who may be living with spouses/parents who have very high levels of income.

In presenting statistics about income, the ABS generally uses a restricted family grouping, known as the income unit. These units are similar to those used by the Government in determining eligibility for, and payment of, pensions and allowances to individuals and families. The grouping assumes that sharing of income takes place between partners in couple families and between parents and dependent children. Therefore, other family members such as non-dependent children are treated as separate income units.

In presenting information about housing and housing costs, the choice between income units and households depends primarily on the types of analyses. For instance, when examining housing costs in relation to income or the measure of income after housing costs, the income unit may be appropriate. When examining housing adequacy the household may be a better unit.

The Glossary provides definitions of income units, families and households.

## CHAPTER 4

## SURVEY METHODOLOGY .....

### SAMPLE DESIGN

The SIHC is a continuous survey conducted on a monthly basis. The survey is part of the MPS, which is based on a multi-stage sample of private dwellings. Each selected dwelling is included in the MPS for eight consecutive months. This is achieved by dividing the sample into eight separate groups and rotating out one group each month. For more information see *Information Paper: Labour Force Survey Sample Design* (Cat. no. 6269.0). In any particular month, the sample selected for the SIHC is one-sixth of the last rotation group within the MPS sample.

The sample is designed to produce reliable annual estimates for the levels and sources of income and housing costs of households resident in private dwellings for Australia, for each State and for metropolitan areas in each State.

### SCOPE

Because the SIHC is attached to the MPS, the scope and coverage rules for the SIHC are similar to those which apply to the MPS, with the major exception being special dwellings.

#### Dwellings

All private dwellings are included in the survey. Private dwellings are houses, flats, home units, caravans, garages and other structures that are being used as places of residence at the time of interview. These are distinct from special dwellings, which include hotels, boarding houses and institutions. Special dwellings are excluded from the income survey. Caravan parks are included in the SIHC.

#### Persons

The survey includes all persons aged 15 years and over, except:

- members of the permanent defence forces;
- certain diplomatic personnel of overseas governments customarily excluded from census and estimated populations;
- overseas residents in Australia; and
- and members of non-Australian defence forces (and their dependants) in Australia.

#### Geographic areas

The SIHC covers both urban and rural areas in all States and Territories. For 1996–97 and beyond, the survey excludes some 175,000 persons living in remote and sparsely settled parts of Australia. The exclusion of these persons will have only a minor impact on any aggregate estimates that are produced for individual States and Territories, with the exception of the Northern Territory where such persons account for over 20% of the population. (Due to the small size of sample selected, estimates for the Northern Territory are not considered reliable for most reasonable uses and are not published.)

Geographic areas *continued*

In 1994–95 the population benchmarks used to derive survey weights included all Northern Territory private dwellings (excluding households containing members of non-Australian defence forces stationed in Australia and diplomatic personnel of overseas governments). From 1995–96 the population benchmarks specifically exclude households living in remote and sparsely settled areas of the Northern Territory.

## COVERAGE

In the survey, coverage rules are applied to ensure that each person is associated with only one dwelling and hence has only one chance of selection. Visitors, i.e. persons who are not usual residents at the selected dwelling, are excluded. Households containing members of the permanent Australian defence forces are excluded from the sample. However the survey is weighted as if such households were included.

## DATA COLLECTION AND QUESTIONNAIRES

Experienced ABS interviewers collect income information through a personal interview of each person aged 15 or over in the selected dwelling. Housing costs data are collected from all single persons over 15 and the first partner to be interviewed in a married or de facto couple. A separate questionnaire is used for each person.

The information is generally collected after all of the LFS data are obtained. Members of the household not present at the first contact are interviewed later, by telephone if possible. For a telephone call-back interview, the interviewer leaves behind some explanatory material about the survey and a set of prompt cards to help the respondent answer those questions which require him or her to indicate one or more answers from a prepared list of possible choices.

Persons with income from their own business who do not know their income are asked if the ABS can contact them at a later date when records might become available, or, alternatively, written permission is obtained for the ABS to contact the accountant or other financial manager directly to obtain the missing information.

Information about personal and household characteristics, including the labour force status, is collected as part of the LFS. This information is combined with the income and housing information during office processing of the survey.

A copy of the SIHC questionnaire is available in Appendix B. For more information on the LFS questionnaire see *Information Paper: Questionnaires Used in the Labour Force Survey* (Cat. no. 6232.0).

The questions relating to income and housing costs are similar to those collected in the 1990 Survey of Income and Housing Costs and Amenities. Changes made include those necessary to reflect changes to the types of government pensions and benefits, and the way they are paid. Some questions about labour force status in the previous financial year were omitted to keep the interview time within budget.

As with all ABS surveys, the questionnaires were tested using experienced ABS interviewers.

## PROCESSING

A combination of clerical and computer-based systems is used to process the data. Clerical edits are initially applied by interviewers to ensure completeness and consistency of the questionnaires.

After clerical checks and coding are complete, information, excluding name and address, from the questionnaire is entered into the computer. Information collected as part of the LFS is merged from the relevant computer files.

An extensive range of computer edits is applied to each record to check that logical sequences have been followed; nothing has been incorrectly included or excluded on the questionnaire; all the necessary items are present; and that specific values lie within valid ranges.

The edits are designed to detect errors which could have occurred during the interview, coding and data entry. Amendments are made to records on the computer file as required.

The information is stored on a computer output file in the form of data items. The data items can be formed from answers to single questions, or derived from answers to several questions.

## WEIGHTING AND ESTIMATION

## Sample size

Each month a sample of approximately 650 dwellings is selected from the responding households in the MPS. Over the year, this results in approximately 15,500 persons over the age of 15 in approximately 7,800 dwellings being interviewed.

Ideally, interviews would be conducted with all people selected in the sample. The ABS attempts to maximise response to avoid bias and reduce sampling variability. However, some non-response is unavoidable as people cannot always be contacted, interviews cannot always be arranged at mutually convenient times, there may be language or other difficulties or people refuse to cooperate. Measures taken to encourage respondent cooperation include:

- explaining the broad purpose of the survey, its official nature, and the confidentiality of the information collected;
- offering a telephone interview; and
- making up to five call-backs to arrange contact.

## Response rate

Of the 15,500 persons interviewed in the SIHC about 12,900 provide fully complete information. This represents a response rate of 83% of the sample of respondents to the LFS. Approximately 1,000 persons (6%) provide partially completed schedules. About 1,100 persons are non-contactable and approximately 500 refuse to provide any income details (together accounting for 11%).



### Partial response

Partial response occurs when:

- some items of data in a schedule are missing because a person is unable or unwilling to provide the data; or
- for a household, not every person over 15 residing in the household responds but at least half of these persons provide data.

In the first case above, the data provided are retained and the missing data imputed by replacing each missing value with a donor value. That is a value reported by another person who is known as the donor.

For the second type of partial response the data for the persons who did respond are retained and all the data for each missing person are provided by reusing the data of a fully-responding person (donor).

Imputation using donor records is also applied as an extra non-response adjustment for fully non-responding one-person households. Information about the household composition is obtained from the MPS.

Donors are selected by matching information on sex, age and labour force characteristics of the person with missing information. As far as possible, the information they provide is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are chosen from the pool of individual records with complete information for the block of questions where the missing information occurs

### Final sample

The sample on which estimates are based, or the final sample, is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding persons) or may have been completed through imputation for partially-responding or fully non-responding persons. The final sample of 8,871 income units (in 1995–96) includes information for a number of income units (approximately 400), which would have been excluded under procedures used for the 1990 income survey. Most of these have some or all income information imputed.

#### NUMBER OF RESPONDING HOUSEHOLDS—1995–96

	CAPITAL CITY..		REST OF STATE		TOTAL.....	
	House-holds	Income units	House-holds	Income units	House-holds	Income units
NSW	980	1 321	632	777	1 612	2 098
Vic.	1 048	1 368	405	477	1 453	1 845
Qld	546	718	631	794	1 177	1 512
SA	658	826	213	256	871	1 082
WA	715	920	207	246	922	1 166
Tas.	200	245	287	347	487	592
NT(a)	132	170	—	—	132	170
ACT(a)	309	406	—	—	309	406
<b>Total</b>	<b>4 588</b>	<b>5 974</b>	<b>2 375</b>	<b>2 897</b>	<b>6 963</b>	<b>8 871</b>

(a) Separate numbers for capital city and rest of State are not available.

## Weighting

Estimates of numbers of persons, income units and households with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks by age and sex and household benchmarks by household composition (number of adults and children usually resident in the household). These benchmarks are produced from estimates of the resident population derived independently of the survey.

Expansion factors, or weights, are values by which information for the sample is multiplied to produce estimates for the whole population. From this survey estimates are produced referring to persons, to income units and to households and the weights are calculated so that each person in an income unit or household has the same weight and that weight is also used for the income unit and household.

The SIHC weights are calculated through an iterative procedure where the MPS weight for each person record is used as the initial person weight. These are adjusted for both the probability of selection in the income survey, and for non-response. An initial household weight is then calculated as the harmonic mean of the weights of the persons that reside in the household.

## Benchmarking

The weight common to the household and the persons is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State, by age (between six and thirteen age groups) and sex. Benchmarks are also used for the number of people living in metropolitan and ex-metropolitan areas at the Australia level. Household benchmarks for approximately four household types (based on the number of adults and children) are used for each of the States and Territories.

The person and household benchmarks are based on estimates of numbers of persons and households in Australia. The benchmarks are adjusted to refer to persons and households residing in private dwellings only and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.

## Estimation

Estimates produced from the survey are usually in the form of averages e.g. average weekly income of couples with dependent children, or counts e.g. total number of income units which own their dwelling. For counts, the estimate is obtained by summing the weights of all units in the required group e.g. those owning their dwelling. Averages are obtained by adding the weighted income values, and then dividing by the estimated number of units. For example, average weekly income of couples in which the age of the reference person is 65 and over is the weighted sum of the income of each couple in which the age of the reference person is 65 and over divided by the estimated number of couples in which the age of the reference person is 65 and over.

## RELIABILITY OF ESTIMATES

The estimates provided in this publication are subject to two types of error, sampling and non-sampling error.

## Non-sampling error

This type of error can occur whether the estimates are derived from a sample or from a complete collection. Three major sources of non-sampling error are:

- inability to obtain data from all households included in the sample. Although adjustments are made for non-response bias, some bias may remain. These errors arise because of differences which exist between the characteristics of respondents and non-respondents.
- errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information and mistakes in answers to questions.
- errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording.

Non-sampling errors are difficult to measure in any collection. However, every effort is made to minimise these errors. In particular, the effect of the reporting and processing errors described above is minimised by careful questionnaire design, intensive training and supervision of interviewers, asking respondents to refer to records whenever possible and by extensive editing and quality control checking at all stages of data processing.

The error due to incomplete response is minimised by:

- call-backs to all initially non-responding households in order to explain the importance of their cooperation to the project; and
- adjustment to the weights allocated to the respondent households in order to allow for households with similar characteristics from which comprehensive data are not obtained.

## Sampling error

The estimates are based on a sample of possible observations. Hence, they are subject to sampling variability and estimates may differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix C.

## RELATED PUBLICATIONS

*Household Expenditure Survey, Australia: The Effects of Government Benefits and Taxes on Household Income* (Cat. no. 6537.0)  
*Housing Occupancy and Costs, Australia* (Cat. no. 4130.0)  
*Income Distribution, Australia* (Cat. no. 6523.0)  
*Labour Force, Australia* (Cat. no. 6203.0)

## Information papers and guides

*Information Paper: Labour Force Survey Sample Design* (Cat. no. 6269.0)  
*Information Paper: Measuring Employment and Unemployment* (Cat. no. 6279.0)  
*A Provisional Framework for Household Income, Consumption, Saving and Wealth* (Cat. no. 6549.0)  
*Information Paper: Questionnaires Used in the Labour Force Survey* (Cat. no. 6232.0)

# APPENDIX **A** DATA ITEM LIST .....

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>INCOME</b>		
<b>Current weekly cash</b>		
<i>earned income, total</i>	\$ value	Income unit, person
income from wages and salaries		
income from own business		
<i>investment income, total</i>	\$ value	
income from interest		
income from dividends		
income from rent, residential property		
income from rent, non-residential property		
income from rent		
income from royalties		
income from other investment		
<i>income from government cash pensions and allowances, total</i>	\$ value	Income unit
income from family payments		
income from age pension		Income unit, person
income from job search allowance		
income from new start allowance		
income from mature age allowance		
income from service pension (DVA)		
income from disability support (DSS)		
income from disability pension (DVA)		
income from sole parent pension		
income from wife/carer pension		
income from sickness allowance		
income from widow pension (DSS)		
income from special benefit		
income from partner allowance		
income from youth training allowance		
income from war widow pension		
income from AUSTUDY/ABSTUDY		
income from child disability allowance		
income from home child care allowance		
income from parenting allowance		
income from overseas pensions/benefits		
income from other government cash benefits		
<i>income from private cash transfers, total</i>	\$ value	
income from superannuation/annuity		
income from child maintenance		
income from workers' compensation		
income from persons not in same household		
income from other sources		
income from all sources, total	\$ value	Income unit

(a) Data items available at income unit level are also available at the household level.

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>INCOME</b> <i>continued</i>		
<b>Annual cash</b>		
<i>earned income, total</i>	\$ value	Income unit, person
income from wages and salaries		
income from own business		
<i>investment income, total</i>	\$ value	
income from interest		
income from dividends		
income from rent, residential property		
income from rent, non-residential property		
income from rent		
income from royalties		
income from other investment		
<i>income from government cash pensions and allowances</i>	\$ value	Income unit
income from family payments		
income from age pension		Income unit, person
income from job search allowance		
income from new start allowance		
income from mature age allowance		
income from service pension (DVA)		
income from disability support (DSS)		
income from disability pension (DVA)		
income from sole parent pension		
income from wife/carer pension		
income from sickness allowance		
income from widow pension (DSS)		
income from special benefit		
income from partner allowance		
income from youth training allowance		
income from war widow pension		
income from AUSTUDY/ABSTUDY		
income from child disability allowance		
income from home child care allowance		
income from parenting allowance		
income from overseas pensions/benefits		
income from other government cash benefits		
<i>income from private cash transfers, total</i>	\$ value	
income from superannuation/annuity		
income from child maintenance		
income from workers' compensation		
income from persons not living in same household		
income from other sources		
income from all sources, total	\$ value	Income unit

(a) Data items available at income unit level are also available at the household level.

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>SOURCES OF INCOME</b>		
Principal source of current weekly cash income	00 Not applicable 01 Wage and salary 02 Own business 03 Government cash benefits 04 Superannuation/annuity 05 Investments 06 Other sources	Income unit
Principal source of annual cash income	00 Not applicable 01 Wage and salary 02 Own business 03 Government cash benefits 04 Superannuation/annuity 05 Investments 06 Other sources	
Whether received interest from bank	00 Did not receive interest from bank 01 Received bank interest	Income unit, person
Whether received interest from other financial institution	00 Did not receive interest from other financial institution 01 Received interest from other financial institution	
Whether received interest from debentures	00 Did not receive interest from debentures 01 Received interest from debentures	
Whether received interest from bonds	00 Did not receive interest from bonds 01 Received interest from bonds	
Whether received interest from trusts	00 Did not receive interest from trusts 01 Received interest from trusts	
Whether received interest from personal loans	00 Did not receive interest from personal loans 01 Received interest from personal loans	
<b>HOUSING</b>		Income unit
Dwelling structure	01 Separate house 02 Semi detached/row or terrace house/town house—one storey 03 Semi detached/row or terrace house/town house—two or more storeys 04 Flat attached to house 05 Other flat/unit/apartment—one or two storeys 06 Other flat/unit/apartment three storeys 07 Other flat/unit/apartment—four or more storeys 08 Caravan/tent/cabin in caravan park, houseboat in marina 09 Caravan not in caravan park, houseboat, etc. 10 Improvised home /campers out 11 House or flat attached to a shop, office, etc.	

(a) Data items available at income unit level are also available at the household level.

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>HOUSING</b> <i>continued</i>		
Number of bedrooms in the dwelling	Number	
Tenure type	01 Owner without mortgage 02 Owner with a mortgage 03 Renter/boarder 04 Other	
Type of landlord	00 Not applicable 01 Real estate agent 02 State housing commission/trust 03 Person not in same household—parent other relative 04 Person not in the same household—not related 05 Person in the same household—parent/other relative 06 Person in the same household—not related 07 Owner/manager of caravan park 08 Employer—government authority 09 Employer—other employer 10 Other—housing co-op/community/church group 11 Other—not specified	
Weekly rent payments	\$ value	
Year dwelling purchased	00 Dwelling not owned Year as reported	
Whether first home owned (if purchased in last three years)	00 Not purchased in last three years 01 Dwelling was first home owned 02 Dwelling was not first home owned	
Whether dwelling was new when purchased (if purchased in last three years)	00 Not purchased in last three years 01 Dwelling was new 02 Dwelling was not new when purchased	
Estimated sale price of the dwelling	\$ value	
Number of mortgages secured by the dwelling	Number	
For first, second then other mortgages		
Purpose of mortgage	00 Not applicable 01 To purchase/ build this dwelling 02 For alterations/additions to this dwelling 03 Other	
Weekly equivalent repayment on mortgage	\$ value	
Amount owing on the mortgage	\$ value	
Weekly equivalent combined water and general rates payments	\$ value	

(a) Data items available at income unit level are also available at the household level.

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>HOUSING</b> <i>continued</i>		
Unsecured loans to purchase/build/alter this dwelling		
Number of these loans	Number	
Purpose of these loans	00 Not applicable 01 To purchase/build this dwelling 02 For alterations/additions to this dwelling	
Weekly equivalent repayments on these loans	\$ value	
Amount owing on these loans	\$ value	
<b>LABOUR FORCE</b> (b)		Person
Labour force status current month	01 Employed full time 02 Employed part time 03 Unemployed 04 Not in the labour force	
Status in employment current	00 Not applicable 01 Full-time employee receiving cash payment 02 Part-time employee receiving cash payment 03 Employer 04 Own account worker 05 Contributing family worker 06 Employee receiving income in kind only	
Status in second job current	00 Not applicable 01 Full-time employee receiving cash payment 02 Part-time employee receiving cash payment 03 Employer 04 Own account worker 05 Contributing family worker 06 Employee receiving income in kind only	
Full-time part-time status current	00 Not applicable 01 Employed full time or looking for full-time work 02 Employed part time or looking for part-time work	
Reason not in the labour force	00 Not applicable 01 Permanently unable to work 02 Still at school 03 Studying full-time 04 Unpaid voluntary worker 05 Other	
Number of jobs current	00 Has no job 01 Has one job 02 Has more than one job	
Duration of unemployment	Number of weeks unemployed	

(a) Data items available at income unit level are also available at the household level. (b) For more information on labour force data see *Information Paper: Questionnaires Used in the Labour Force Survey* (Cat. no. 6232.0) and *Information Paper: Measuring Employment and Unemployment* (Cat. no. 6279.0).



DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>LABOUR FORCE</b> <i>continued</i>		
Occupation in current main job	Australian Standard Classification of Occupation	
Industry in current main job	Australian and New Zealand Standard Industry Classification	
Hours worked main job (employees only)	Number	
Hours worked second job (employees only)	Number	
Labour force items from previous 7 months		
Labour force status	00 Not able to match to given month 01 Employed 02 Unemployed 03 Not in the labour force	
Full-time part-time status in workforce	00 Not applicable 01 Employed full time or looking for full-time work 02 Employed part time or looking for part-time work	
<b>EDUCATION</b>		Person
Age left school (persons aged 15-20)	00 Not applicable 01 Never went to school 02 Under 14 years 03 14 years 04 15 years 05 16 years 06 17 years 07 18 years or more 08 Still at school	
Highest post-school educational qualification	00 Not applicable 01 Still at school 02 Higher degree 03 Postgraduate diploma 04 Bachelor degree 05 Undergraduate diploma 06 Associate diploma 07 Skilled vocational qualifications 08 Basic vocational qualifications	
Study status current	01 Still at school 02 Studying full time 03 Studying part time 04 Not currently studying	
<b>GEOGRAPHY</b>		Income unit, person
State or Territory	State or Territory	
Part of State (not available for Territories)	01 Capital city 02 Rest of State	

(a) Data items available at income unit level are also available at the household level.

DATA ITEM	CLASSIFICATION	LEVEL (a)
<b>CHARACTERISTICS</b>		
Age	Years	Person
Sex	01 Male 02 Female	
Marital status	01 Married 02 In a de facto relationship 03 Separated 04 Divorced 05 Widowed 06 Never married	
Country of birth	Australian Standard Classification of Countries for Social Statistics	
Year of arrival	Year	
Month of arrival if in last two years	Month	
Position in family	01 Family reference person 02 Spouse of reference person 03 Dependent child of reference person 04 Non-dependent child of reference person 05 Non-dependent relative of reference person 06 Non-family member	
Position in income unit	01 Income unit reference person 02 Spouse of reference person 03 Dependent child of the reference person	
Income unit type	01 Married or de facto couple with dependent children 02 Married or de facto couple with no dependent children 03 One-parent 04 One-person	Income unit
Number of children 0–2 years old	Number	
Number of children 3–4 years old	Number	
Number of children 5–9 years old	Number	
Number of children 10–12 years old	Number	
Number of children 13–14 years old	Number	

(a) Data items available at income unit level are also available at the household level.

**In Confidence****Survey of Income and Housing Costs**

Workload	PSU	Block	Dwg	HH	Person
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Month	<input type="text"/>
Year	<input type="text"/>

**OFFICE USE ONLY**

Age 0 .....	<input type="checkbox"/>
Age 1 .....	<input type="checkbox"/>
Age 2 .....	<input type="checkbox"/>
Age 3 .....	<input type="checkbox"/>
Age 4 .....	<input type="checkbox"/>
Age 5 .....	<input type="checkbox"/>
Age 6 .....	<input type="checkbox"/>
Age 7 .....	<input type="checkbox"/>
Age 8 .....	<input type="checkbox"/>
Age 9 .....	<input type="checkbox"/>
Age 10 .....	<input type="checkbox"/>
Age 11 .....	<input type="checkbox"/>
Age 12 .....	<input type="checkbox"/>
Age 13 .....	<input type="checkbox"/>
Age 14 .....	<input type="checkbox"/>
Age 15 .....	<input type="checkbox"/>
Age 16 .....	<input type="checkbox"/>
Age 17 .....	<input type="checkbox"/>
Age 18 .....	<input type="checkbox"/>

**Q.1a Dwelling Structure**

*Interviewer: Code best description of structure containing household*

Separate house .....	<input type="checkbox"/>	01
Semi-detached / row or terrace house / townhouse:		
One storey .....	<input type="checkbox"/>	02
Two or more storeys .....	<input type="checkbox"/>	03
Flat attached to house .....	<input type="checkbox"/>	04
Other flat / unit / apartment		
In a one or two storey block .....	<input type="checkbox"/>	05
In a three storey block .....	<input type="checkbox"/>	06
In a four or more storey block .....	<input type="checkbox"/>	07
Caravan/tent/cabin in a caravan park, houseboat in a marina, etc	<input type="checkbox"/>	08
Caravan not in caravan park, houseboat, etc .....	<input type="checkbox"/>	09
Improvised home / campers out .....	<input type="checkbox"/>	10
House or flat attached to shop, office, etc .....	<input type="checkbox"/>	11

**Q.1b Schedule obtained by**

Phone	<input type="checkbox"/>
Face-to-Face	<input type="checkbox"/>

<p>2. <i>Interviewer: Visitors are out on scope for SIHC.</i></p> <p>I WOULD (NOW) LIKE TO ASK YOU SOME QUESTIONS ABOUT YOUR (EDUCATION AND) INCOME.</p>	<p>7. HOW LONG DOES THAT (CERTIFICATE/ DIPLOMA) TAKE TO COMPLETE, STUDYING FULL-TIME?</p> <p>Less than 1 semester ..... <input type="checkbox"/> 1</p> <p>1 semester to less than 1 year ..... <input type="checkbox"/> 2</p> <p>1 year to less than 3 years ..... <input type="checkbox"/> 3</p> <p>3 years or more ..... <input type="checkbox"/> 4</p>
<p>3. <i>Sequence Guide</i></p> <p><i>If still attending school ('1111' in LFS Q.8).....(Go to Q.14)</i> <input type="checkbox"/> 1</p> <p><i>Otherwise ..... (Go to Q.4)</i> <input type="checkbox"/> 2</p>	<p>8. <i>Sequence Guide</i></p> <p><i>If full-time student aged less than 25 yrs ('1' in LFS Q.17).....(Go to Q.13)</i> <input type="checkbox"/> 1</p> <p><i>Otherwise ..... (Go to Q.11)</i> <input type="checkbox"/> 2</p>
<p>4. SINCE LEAVING SCHOOL, HAVE YOU COMPLETED A TRADE CERTIFICATE, DIPLOMA, DEGREE OR ANY OTHER EDUCATIONAL QUALIFICATION?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.10) <input type="checkbox"/> 2</p>	<p>9. <i>Interviewer: (Show PINK Prompt Card B/ PLEASE LOOK AT PINK CARD B).</i></p> <p>WHICH OF THESE BEST DESCRIBES THAT NURSING QUALIFICATION?</p> <p>Group..... <input type="text"/> <input type="text"/></p>
<p>5. <i>Interviewer: (Show GREEN Prompt Card A/ PLEASE LOOK AT GREEN CARD A).</i></p> <p>WHICH OF THESE BEST DESCRIBES THE HIGHEST QUALIFICATION YOU HAVE COMPLETED?</p> <p>Secondary School Certificate ..... <input type="checkbox"/> 01</p> <p>Nursing Qualification ..... (Go to Q.9) <input type="checkbox"/> 02</p> <p>Trade Certificate/Apprenticeship ..... <input type="checkbox"/> 03</p> <p>Technicians Certificate/ Advanced Certificate ... <input type="checkbox"/> 04</p> <p>Certificate other than above .... (Go to Q.7) <input type="checkbox"/> 05</p> <p>Associate Diploma ..... (Go to Q.7) <input type="checkbox"/> 06</p> <p>Undergraduate Diploma ..... (Go to Q.7) <input type="checkbox"/> 07</p> <p>Bachelor Degree ..... <input type="checkbox"/> 08</p> <p>Post-graduate Diploma ..... <input type="checkbox"/> 09</p> <p>Masters Degree/Doctorate ..... <input type="checkbox"/> 10</p>	<p>10. <i>Sequence Guide</i></p> <p><i>If full-time student aged less than 25 yrs ('1' in LFS Q.17) ..... (Go to Q.13)</i> <input type="checkbox"/> 1</p> <p><i>Otherwise ..... (Go to Q.11)</i> <input type="checkbox"/> 2</p>
<p>6. <i>Sequence Guide</i></p> <p><i>If full-time student aged less than 25 yrs ('1' in LFS Q.17) ..... (Go to Q.13)</i> <input type="checkbox"/> 1</p> <p><i>Otherwise ..... (Go to Q.11)</i> <input type="checkbox"/> 2</p>	<p>11. ARE YOU CURRENTLY STUDYING AT A SCHOOL, TAFE COLLEGE, UNIVERSITY, OR OTHER EDUCATIONAL INSTITUTION?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.14) <input type="checkbox"/> 2</p>
	<p>12. ARE YOU DOING THIS STUDY FULL-TIME OR PART-TIME?</p> <p>Full-time ..... <input type="checkbox"/> 1</p> <p>Part-time ..... <input type="checkbox"/> 2</p>
	<p>13. AT WHAT KIND OF EDUCATIONAL INSTITUTION ARE YOU CURRENTLY ENROLLED?</p> <p>School ..... <input type="checkbox"/> 1</p> <p>TAFE college ..... <input type="checkbox"/> 2</p> <p>Higher Education ..... <input type="checkbox"/> 3</p> <p>Other ..... <input type="checkbox"/> 4</p>

3

14. Sequence Guide

If permanently unable to  
work ('3' in LFS Q.19)

..... (Go to Q.38) ☐ 1

If Feb, May, Aug OR Nov

..... (Go to Q.20) ☐ 2

If '1' - '5' in LFS Q.30 OR LFS Q.51

..... (Go to Q.15) ☐ 3

Otherwise ..... (Go to Q.38) ☐ 4

15. WHAT KIND OF WORK DO YOU DO IN YOUR  
(MAIN) JOB?

(Title)


(Main tasks/duties)


OFFICE USE ONLY .. ☐ ☐ ☐ ☐

16. Sequence Guide

If in own business

('2' OR '3' in LFS Q.30 OR LFS Q.51)  
..... (Go to Q.17) ☐ 1

Otherwise ..... (Go to Q.18) ☐ 2

17. WHAT IS THE FULL NAME AND ADDRESS OF  
YOUR BUSINESS?
  
  


(Go to Q.19)

OFFICE USE ONLY ..... ☐ ☐ ☐

## 18. WHO DO YOU WORK FOR?

(Name/Full address)


OFFICE USE ONLY ..... ☐ ☐ ☐

19. WHAT KIND OF INDUSTRY, BUSINESS OR  
SERVICE IS CARRIED OUT AT THAT  
ADDRESS?
  


OFFICE USE ONLY ..... ☐

20. Sequence Guide

If wage or salary earner

('1' in LFS Q.30 OR LFS Q.51)  
..... (Go to Q.21) ☐ 1

If limited liability company

('1' in LFS Q.31A OR LFS Q.52)  
..... (Go to Q.21) ☐ 2

Otherwise ..... (Go to Q.27) ☐ 3

21. I WOULD NOW LIKE TO ASK YOU ABOUT  
YOUR PAY FROM YOUR (MAIN) JOB.

WHAT WAS THE TOTAL AMOUNT OF YOUR  
MOST RECENT PAY BEFORE TAX OR  
ANYTHING ELSE WAS TAKEN OUT?

IT WILL HELP YOU TO ANSWER THIS  
QUESTION IF YOU CAN REFER TO YOUR LAST  
PAYSリップ.

Amount (dollars) ..... ☐ ☐ ☐ ☐ ☐

Nil ..... (Go to Q.23) ☐ 99999

## 22. IS THAT YOUR USUAL PAY?

Yes ..... (Go to Q.24) ☐ 1

No ..... ☐ 2

<p><b>23. HOW MUCH DO YOU USUALLY RECEIVE EACH PAY?</b></p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Nil ..... (Go to Q.25) <input type="checkbox"/> 99999</p>	<p><b>29. I WOULD NOW LIKE TO ASK YOU ABOUT YOUR SECOND JOB.</b></p>
<p><b>24. WHAT PERIOD DOES THAT PAY COVER?</b></p> <p>Weeks ..... <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>	<p><b>30. IN YOUR SECOND JOB, DO YOU WORK-</b></p> <p>FOR AN EMPLOYER FOR WAGES OR SALARY? ..... (Go to Q.32) <input type="checkbox"/> 1</p> <p>IN YOUR OWN BUSINESS</p> <p>WITH EMPLOYEES? ..... <input type="checkbox"/> 2</p> <p>- WITH NO EMPLOYEES? ..... <input type="checkbox"/> 3</p> <p>WITHOUT PAY IN A FAMILY BUSINESS? ..... (Go to Q.38) <input type="checkbox"/> 4</p> <p>WHAT ARE YOUR WORKING ARRANGEMENTS?</p> <p>Payment in kind ..... (Go to Q.38) <input type="checkbox"/> 5</p> <p>Unpaid voluntary work ..... (Go to Q.38) <input type="checkbox"/> 6</p>
<p><b>25. INCLUDING ANY PAID OR UNPAID OVERTIME, HOW MANY HOURS A WEEK DO YOU USUALLY WORK IN YOUR (MAIN) JOB?</b></p> <p>Hours ..... (Go to Q.27) <input type="text"/> <input type="text"/> 99</p> <p>Varies ..... <input type="checkbox"/> 99</p>	<p><b>31. IS YOUR BUSINESS A LIMITED LIABILITY COMPANY?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.38) <input type="checkbox"/> 2</p>
<p><b>26. OVER A FOUR WEEK PERIOD HOW MANY HOURS ON AVERAGE DO YOU WORK EACH WEEK IN YOUR (MAIN) JOB?</b></p> <p>Hours ..... <input type="text"/> <input type="text"/></p>	<p><b>32. I WOULD NOW LIKE TO ASK YOU ABOUT YOUR PAY FROM THAT JOB.</b></p> <p>WHAT WAS THE TOTAL AMOUNT OF YOUR MOST RECENT PAY BEFORE TAX OR ANYTHING ELSE WAS TAKEN OUT?</p> <p>IT WILL HELP YOU TO ANSWER THIS QUESTION IF YOU CAN REFER TO YOUR LAST PAYSHEET.</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Nil ..... (Go to Q.34) <input type="checkbox"/> 99999</p>
<p><b>27. Sequence Guide</b></p> <p>If only had one job last week ('2' in LFS Q.21) ..... (Go to Q.28) <input type="checkbox"/> 1</p> <p>If had second job last week ('2' in LFS Q.24) ..... (Go to Q.29) <input type="checkbox"/> 2</p> <p>If had second job they were away from last week ('1' in LFS Q.43) ..... (Go to Q.29) <input type="checkbox"/> 3</p> <p>Otherwise ..... (Go to Q.38) <input type="checkbox"/> 4</p>	<p><b>33. IS THAT YOUR USUAL PAY?</b></p> <p>Yes ..... (Go to Q.35) <input type="checkbox"/> 1</p> <p>No ..... <input type="checkbox"/> 2</p>
<p><b>28. DID YOU HAVE A SECOND JOB, BUSINESS OR FARM THAT YOU WERE AWAY FROM LAST WEEK BECAUSE OF HOLIDAYS, SICKNESS OR ANY OTHER REASON?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.38) <input type="checkbox"/> 2</p>	

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<p>34. HOW MUCH DO YOU USUALLY RECEIVE EACH PAY?</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Nil ..... (Go to Q.36) <input type="checkbox"/> 99999</p>	<p>43. HOW MUCH WAS THE MOST RECENT PAYMENT YOU RECEIVED AND WHAT PERIOD DID THAT PAYMENT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>
<p>35. WHAT PERIOD DOES THAT PAY COVER?</p> <p>Weeks ..... <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>	<p>43A. DID THIS PAYMENT INCLUDE A LUMP SUM ADVANCE?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.43C) <input type="checkbox"/> 2</p>
<p>36. INCLUDING ANY PAID OR UNPAID OVERTIME, HOW MANY HOURS A WEEK DO YOU USUALLY WORK IN YOUR SECOND JOB?</p> <p>Hours ..... (Go to Q.38) <input type="text"/> <input type="text"/></p> <p>Varies ..... <input type="checkbox"/> 99</p>	<p>43B. HOW MUCH WAS THE LUMP SUM ADVANCE AND WHAT PERIOD DID IT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>
<p>37. OVER A FOUR WEEK PERIOD HOW MANY HOURS ON AVERAGE DO YOU WORK EACH WEEK IN YOUR SECOND JOB?</p> <p>Hours ..... <input type="text"/> <input type="text"/></p>	<p>43C. IS THE PAYMENT REDUCED BECAUSE OF AN EARLIER LUMP SUM ADVANCE?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.44) <input type="checkbox"/> 2</p>
<p>38. <i>Sequence Guide</i></p> <p>Respondent or spouse has children aged 18 or under listed on Household Form ..... (Go to Q.39) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.44) <input type="checkbox"/> 2</p>	<p>43D. HOW MUCH WAS THE LUMP SUM ADVANCE AND WHAT PERIOD DID IT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>
<p>39. <i>Sequence Guide</i></p> <p>If married or de facto and spouse/partner is usual resident - 2nd partner being interviewed ..... (Go to Q.44) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.40) <input type="checkbox"/> 2</p>	<p>44. <i>Sequence Guide</i></p> <p>If male aged 65 or more .. (Go to Q.45) <input type="checkbox"/> 1</p> <p>If female aged 60 or more (Go to Q.45) <input type="checkbox"/> 2</p> <p>Otherwise ..... (Go to Q.49) <input type="checkbox"/> 3</p>
<p>40. ARE YOU (OR YOUR (SPOUSE/PARTNER)) RECEIVING FAMILY PAYMENTS?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.44) <input type="checkbox"/> 2</p>	<p>45. DO YOU CURRENTLY RECEIVE THE AUSTRALIAN AGE PENSION?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.49) <input type="checkbox"/> 2</p>

<p><b>46. Sequence Guide</b></p> <p><i>If married or de facto and spouse/partner is usual resident</i>  ..... (Go to Q.47) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (Go to Q.48B) <input type="checkbox"/> 2</p>	<p><b>49.</b> I WOULD NOW LIKE TO ASK YOU ABOUT ANY (OTHER) PENSIONS OR ALLOWANCES THAT YOU MIGHT RECEIVE.</p>
<p><b>47.</b> DOES YOUR (SPOUSE/PARTNER) ALSO CURRENTLY RECEIVE THE AUSTRALIAN AGE PENSION?</p> <p>Yes ..... (Go to Q.48A) <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.48B) <input type="checkbox"/> 2</p>	<p><b>50.</b> <i>Interviewer: (Show BLUE Prompt Card C/ PLEASE LOOK AT BLUE CARD C).</i></p> <p>DO YOU CURRENTLY RECEIVE ANY OF THESE PENSIONS OR ALLOWANCES?</p> <p>Newstart Allowance ..... <input type="checkbox"/> 02</p> <p>Mature Age Allowance ..... <input type="checkbox"/> 03</p> <p>Service Pension (DVA) ..... <input type="checkbox"/> 04</p> <p>Disability Support Pension (Invalid Pension) (DSS) ..... <input type="checkbox"/> 05</p> <p>Sole Parent's Pension ..... <input type="checkbox"/> 06</p> <p>Wife's/Carer's Pension ..... <input type="checkbox"/> 07</p> <p>Sickness Allowance ..... <input type="checkbox"/> 08</p> <p>Widow's Allowance (DSS) ..... <input type="checkbox"/> 09</p> <p>Special Benefit ..... <input type="checkbox"/> 10</p> <p>Partner Allowance ..... <input type="checkbox"/> 11</p> <p>Youth Training Allowance ..... <input type="checkbox"/> 12</p> <p>None of these ..... (Go to Q.52) <input type="checkbox"/> 13</p>
<p><b>48A.</b> WHAT IS THE COMBINED AMOUNT OF AUSTRALIAN AGE PENSION YOU AND YOUR (SPOUSE/PARTNER) RECEIVE EACH FORTNIGHT?</p> <p><b>48B.</b> HOW MUCH DO YOU CURRENTLY RECEIVE EACH FORTNIGHT?</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>51.</b> HOW MUCH WAS THE LAST (PENSION/ ALLOWANCE) PAYMENT YOU RECEIVED AND WHAT PERIOD DID THAT PAYMENT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p>
<p><b>48C.</b> IS THIS PAYMENT REDUCED BECAUSE YOU RECEIVED A LUMP SUM ADVANCE?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.49) <input type="checkbox"/> 2</p>	<p><b>51A.</b> IS THIS PAYMENT REDUCED BECAUSE OF AN EARLIER LUMP SUM ADVANCE?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.52) <input type="checkbox"/> 2</p>
<p><b>48D.</b> HOW MUCH WAS THE LUMP SUM ADVANCE AND WHAT PERIOD DID IT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>	<p><b>51B.</b> HOW MUCH WAS THE LUMP SUM ADVANCE AND WHAT PERIOD DID IT COVER?</p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> <input type="text"/> w</p> <p>Months ..... <input type="text"/> <input type="text"/> m</p>



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52. *Interviewer: (Show YELLOW Prompt Card D/ PLEASE LOOK AT YELLOW CARD D).*

DO YOU CURRENTLY RECEIVE ANY OF THESE PENSIONS, ALLOWANCES OR OTHER FORMS OF ASSISTANCE?

- War Widow's Pension (DVA) ..... (a) ☐ 01  
 Disability Pension (DVA) ..... (b) ☐ 02  
 Austudy/ Abstudy ..... (c) ☐ 03  
 Child Disability Allowance ..... (e) ☐ 05  
 Overseas Pensions/Benefits ..... (g) ☐ 07  
 Parenting Allowance ..... (h) ☐ 08  
 Other (Specify) .....  
 ..... (j) ☐ 09  
 None of these ..... (Go to Q.54) (k) ☒ 10

53A. HOW MUCH WAS THE LAST PAYMENT YOU RECEIVED FROM (Specify each payment/allowance marked in Q.52)?

WHAT PERIOD DID THAT PAYMENT COVER?

1. War Widow's Pension

Amount (dollars) ..... (a)

Weeks ..... (b)   w

2. Disability Pension

Amount (dollars) ..... (c)

Weeks ..... (d)   w

3. Austudy/ Abstudy

Amount (dollars) ..... (e)

Weeks ..... (f)   w

5. Child Disability Allowance

Amount (dollars) ..... (j)

Weeks ..... (k)   w

7. Overseas Pensions/Benefits

Amount (dollars) ..... (p)

Weeks ..... (q)   w

8. Parenting Allowance

Amount (dollars) ..... (r)

Weeks ..... (s)   w

9. Other

Amount (dollars) ..... (t)

Weeks ..... (u)   w

54. *Interviewer: (Show WHITE Prompt Card E/ PLEASE LOOK AT WHITE CARD E).*

I WOULD NOW LIKE TO ASK YOU ABOUT INCOME YOU RECEIVE FROM OTHER SOURCES. DO YOU CURRENTLY RECEIVE REGULAR PAYMENTS FROM ANY OF THESE SOURCES?

- Superannuation/Annuity ..... (a) ☐ 1  
 Child Support/ Maintenance ..... (b) ☐ 2  
 Workers' Compensation/ Accident/Sickness Insurance ..... (c) ☐ 3  
 Persons not in this household ..... (d) ☐ 4  
 None of these ..... (Go to Q.56) (e) ☐ 5

55. HOW MUCH WAS THE LAST PAYMENT YOU RECEIVED FROM (Specify each source marked in Q.54)?

WHAT PERIOD DID THAT PAYMENT COVER?

1. Superannuation/Annuity

Amount (dollars) ..... (a)      
 Weeks ..... (b)   w  
 Months .....   m

2. Child Support/Maintenance

Amount (dollars) ..... (c)      
 Weeks ..... (d)   w  
 Months .....   m

3. Workers' Compensation/Accident/ Sickness Insurance

Amount (dollars) ..... (e)      
 Weeks ..... (f)   w  
 Months .....   m

4. Persons not in this household

Amount (dollars) ..... (g)      
 Weeks ..... (h)   w  
 Months .....   m

56. DO YOU CURRENTLY RECEIVE REGULAR INCOME FROM ANY OTHER SOURCES?

Yes (Specify) ..... ☐ 1  
 No ..... (Go to Q.58) ☐ 2  
 OFFICE USE ONLY ..... ☐

57. HOW MUCH DO YOU USUALLY RECEIVE FROM (Specify sources in Q.56) AND WHAT PERIOD DOES THAT COVER?

Amount (dollars) ..... (a)      
 Weeks ..... (b)   w  
 Months .....   m

58. *Sequence Guide*

If country of birth Australia ..... (Go to Q.61) ☐ 1  
 If interviewing in January - June:  
 - If year of arrival this year, last year or the year before ..... (Go to Q.59) ☐ 2  
 If interviewing in July - December:  
 - If year of arrival this year or last year ..... (Go to Q.59) ☐ 3  
 Otherwise ..... (Go to Q.61) ☐ 4

59. IN WHAT MONTH DID YOU ARRIVE IN AUSTRALIA?

Month ..... (a)

*Interviewer: Transcribe Year of Arrival from Household Form.*

Year ..... (b)  1  9

60. *Sequence Guide*

If arrived in Aust. THIS financial year ..... (Go to Q.108) ☐ 1  
 Otherwise ..... (Go to Q.61) ☐ 2

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<p>61. <i>Interviewer: Show financial year calendar. For persons who arrived in Australia last financial year, indicate the period the question refers to.</i></p> <p>I WOULD NOW LIKE TO ASK YOU ABOUT ANY INCOME YOU RECEIVED <b>LAST</b> FINANCIAL YEAR.</p>	<p>67. I WOULD NOW LIKE TO ASK YOU ABOUT THE BUSINESS IN WHICH YOU EARNED THE MOST INCOME, THAT IS, YOUR MAIN BUSINESS.</p>
<p>62. IN THE LAST FINANCIAL YEAR, WERE YOU-</p> <p>WORKING FOR AN EMPLOYER FOR WAGES OR SALARY? .....(a) <input type="checkbox"/> 1</p> <p>WORKING IN YOUR OWN BUSINESS OR FARM? ..... (b) <input type="checkbox"/> 2</p> <p>A SILENT PARTNER IN A PARTNERSHIP? ..... (c) <input type="checkbox"/> 3</p> <p>A BENEFICIARY OF A TRUST EXCLUDING THOSE WHICH ARE USED EXCLUSIVELY FOR INVESTMENT PURPOSES? ..... (d) <input type="checkbox"/> 4</p> <p>None of these ..... (Go to Q.87) (e) <input type="checkbox"/> 5</p>	<p>68. WAS YOUR (MAIN) BUSINESS A LIMITED LIABILITY COMPANY?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.73) <input type="checkbox"/> 2</p> <p>69. EXCLUDING DIVIDENDS, IN THE LAST FINANCIAL YEAR, WHAT WAS YOUR TOTAL INCOME FROM WAGES AND SALARY FROM YOUR LIMITED LIABILITY COMPANY OR TRUST BEFORE ANY TAX WAS DEDUCTED? PLEASE EXCLUDE WAGES AND SALARY ALREADY REPORTED.</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 999999</p>
<p>63. <i>Sequence Guide</i></p> <p>If '1' in Q.62 ..... (Go to Q.64) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.66) <input type="checkbox"/> 2</p>	<p>70. IN THE LAST FINANCIAL YEAR, DID YOU RECEIVE ANY DIVIDENDS FROM YOUR (MAIN) LIMITED LIABILITY COMPANY?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.74) <input type="checkbox"/> 2</p>
<p>64. I WOULD NOW LIKE TO ASK ABOUT YOUR WAGES OR SALARY. LAST FINANCIAL YEAR, WHAT WAS YOUR TOTAL INCOME FROM ALL JOBS BEFORE ANY TAX WAS DEDUCTED?</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>71. INCLUDING ONLY YOUR SHARE, WHAT WAS YOUR TOTAL INCOME FROM DIVIDENDS FROM YOUR (MAIN) LIMITED LIABILITY COMPANY?</p> <p>Amount (dollars) ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 999999</p>
<p>65. <i>Sequence Guide</i></p> <p>If '2', '3' or '4' in Q.62 ..... (Go to Q.66) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.87) <input type="checkbox"/> 2</p>	<p>72. <i>Go to Q.74</i></p>
<p>66. FROM HOW MANY BUSINESSES OR TRUSTS DID YOU MAKE A PROFIT OR LOSS LAST FINANCIAL YEAR?</p> <p>One ..... (Go to Q.68) <input type="checkbox"/> 1</p> <p>Number ..... <input type="text"/></p>	

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<p>73. IN THE LAST FINANCIAL YEAR, WHAT WAS YOUR TOTAL SHARE OF PROFIT OR LOSS FROM YOUR NON-LIMITED LIABILITY BUSINESS OR FARM BEFORE TAX, BUT AFTER DEDUCTING BUSINESS EXPENSES.</p> <p>a. Amount (Dollars) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 999999</p> <p>b. Profit ..... <input type="checkbox"/> 1</p> <p>Loss ..... <input type="checkbox"/> 2</p> <p>Nil ..... <input type="checkbox"/> 3</p>	<p>79. IN THE LAST FINANCIAL YEAR, DID YOU RECEIVE ANY DIVIDENDS FROM YOUR OTHER LIMITED LIABILITY COMPANIES AND TRUSTS?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.81) <input type="checkbox"/> 2</p>
<p>74. FOR HOW MANY WEEKS DURING THE LAST FINANCIAL YEAR WERE YOU INVOLVED IN YOUR (MAIN) BUSINESS?</p> <p>Weeks ..... <input type="text"/> <input type="text"/></p>	<p>80. INCLUDING ONLY YOUR SHARE, WHAT WAS YOUR TOTAL INCOME FROM DIVIDENDS FROM (ALL) YOUR OTHER LIMITED LIABILITY COMPANIES AND TRUSTS?</p> <p>Amount (dollars) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 999999</p>
<p>75. ARE YOU CURRENTLY OPERATING THIS BUSINESS?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... <input type="checkbox"/> 2</p>	<p>81. FOR HOW MANY WEEKS DURING THE LAST FINANCIAL YEAR WERE YOU INVOLVED IN YOUR OTHER LIMITED LIABILITY COMPANY(S)?</p> <p>Weeks ..... <input type="text"/> <input type="text"/></p>
<p>76. <u>Sequence Guide</u></p> <p>If '1' in Q.66 ..... (Go to Q.87) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.77) <input type="checkbox"/> 2</p>	<p>82. ARE YOU CURRENTLY OPERATING (THIS/ THESE) BUSINESS(ES)?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... <input type="checkbox"/> 2</p> <p>Some still operating ..... <input type="checkbox"/> 3</p>
<p>77. (WAS/WERE) YOUR OTHER BUSINESS(ES) (A) LIMITED LIABILITY (COMPANY/COMPANIES)?</p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.84) <input type="checkbox"/> 2</p> <p>Both ..... <input type="checkbox"/> 3</p>	<p>83. <u>Sequence Guide</u></p> <p>If '3' in Q.77 ..... (Go to Q.84) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.87) <input type="checkbox"/> 2</p>
<p>78. I WOULD NOW LIKE TO ASK ABOUT (ALL) YOUR OTHER LIMITED LIABILITY BUSINESSES FROM WHICH YOU RECEIVED INCOME LAST FINANCIAL YEAR.</p> <p>EXCLUDING DIVIDENDS, LAST FINANCIAL YEAR, WHAT WAS YOUR TOTAL INCOME FROM WAGES AND SALARIES FROM (ALL) YOUR OTHER LIMITED LIABILITY COMPANIES OR TRUSTS, BEFORE ANY TAX WAS DEDUCTED? PLEASE EXCLUDE WAGES AND SALARIES ALREADY REPORTED.</p> <p>Amount (dollars) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 999999</p>	

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84. I WOULD NOW LIKE TO ASK ABOUT (ALL) OTHER NON-LIMITED LIABILITY BUSINESSES FROM WHICH YOU RECEIVED INCOME LAST FINANCIAL YEAR.

WHAT WAS YOUR TOTAL SHARE OF PROFIT OR LOSS FROM (ALL) YOUR OTHER NON-LIMITED LIABILITY BUSINESSES OR FARMS BEFORE TAX BUT AFTER DEDUCTING BUSINESS EXPENSES?

- a. Amount (dollars)
- Don't know ☐ 999999
- b. Profit ☐ 1
- Loss ☐ 2
- Nil ☐ 3

85. FOR HOW MANY WEEKS DURING THE LAST FINANCIAL YEAR WERE YOU INVOLVED IN YOUR OTHER NON LIMITED LIABILITY BUSINESS(ES)?

Weeks

86. ARE YOU CURRENTLY OPERATING (THIS/ THESE) BUSINESS(ES)?

- Yes ☐ 1
- No ☐ 2
- Some still operating ☐ 3

87. *Interviewer: (Show GREEN Prompt Card F) PLEASE LOOK AT GREEN CARD F).*

IN THE LAST FINANCIAL YEAR, DID YOU RECEIVE INTEREST FROM ANY OF THESE SOURCES? PLEASE EXCLUDE INCOME ALREADY REPORTED AS BUSINESS INCOME.

- Interest from banks ..... (a) ☐ 1
- Interest from any other financial institution ..... (b) ☐ 2
- Interest from debentures ..... (c) ☐ 3
- Interest from bonds ..... (d) ☐ 4
- Interest from trusts (e.g. property management, cash management and other trusts) ..... (e) ☐ 5
- Interest from personal loans to persons not in this household ..... (f) ☐ 6
- None of these ..... (Go to Q.89) (g) ☐ 7

88. INCLUDING ONLY YOUR SHARE OF INTEREST FROM JOINT ACCOUNTS OR INVESTMENTS, WHAT WAS THE TOTAL AMOUNT OF INTEREST YOU RECEIVED FROM (THAT/ THOSE) SOURCE(S)?

Amount (dollars)

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<p><b>89. DURING THE LAST FINANCIAL YEAR, DID YOU RECEIVE ANY INCOME FROM INVESTMENTS IN THE FORM OF:</b></p> <p>DIVIDENDS ON SHARES? ..... (a) <input type="checkbox"/> 1</p> <p>ROYALTIES? ..... (b) <input type="checkbox"/> 2</p> <p>None of these ..... (Go to Q.91) (c) <input type="checkbox"/> 3</p>	<p><b>93. WHAT WAS YOUR TOTAL INCOME FROM RENTING RESIDENTIAL PROPERTIES IN THE LAST FINANCIAL YEAR, AFTER EXPENSES WERE DEDUCTED? PLEASE EXCLUDE RENT ALREADY INCLUDED IN BUSINESS INCOME.</b></p> <p>a. Amount (dollars) <input style="width: 50px;" type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 99999</p> <p>b. Profit ..... <input type="checkbox"/> 1</p> <p>Loss ..... <input type="checkbox"/> 2</p> <p>Nil ..... <input type="checkbox"/> 3</p>
<p><b>90. WHAT WAS THE AMOUNT OF INCOME YOU RECEIVED IN THE FORM OF (Specify each source marked in Q.89), INCLUDING ONLY YOUR SHARE OF INCOME FROM ANY JOINT INVESTMENTS?</b></p> <p>Dividends on shares</p> <p>Amount (dollars) (a) <input style="width: 100px;" type="text"/></p> <p>Royalties</p> <p>Amount (dollars) (b) <input style="width: 100px;" type="text"/></p>	<p><b>94. Sequence Guide</b></p> <p>If '1' in Q.92 ..... (Go to Q.96) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.95) <input type="checkbox"/> 2</p>
<p><b>91. DURING THE LAST FINANCIAL YEAR DID YOU MAKE A PROFIT OR LOSS FROM RENTING PROPERTIES YOU OWNED OR WERE BUYING?</b></p> <p><i>Interviewer: Exclude rent or board from another member of the household</i></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.96) <input type="checkbox"/> 2</p>	<p><b>95. WHAT WAS YOUR TOTAL INCOME FROM RENTING NON-RESIDENTIAL PROPERTIES IN THE LAST FINANCIAL YEAR, AFTER EXPENSES WERE DEDUCTED? PLEASE EXCLUDE RENT ALREADY INCLUDED IN BUSINESS INCOME.</b></p> <p>a. Amount (dollars) <input style="width: 50px;" type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 99999</p> <p>b. Profit ..... <input type="checkbox"/> 1</p> <p>Loss ..... <input type="checkbox"/> 2</p> <p>Nil ..... <input type="checkbox"/> 3</p>
<p><b>92. WERE YOU MAKING YOUR PROFIT OR LOSS FROM RENTING RESIDENTIAL OR NON-RESIDENTIAL PROPERTIES?</b></p> <p>Residential ..... <input type="checkbox"/> 1</p> <p>Non Residential ..... (Go to Q.95) <input type="checkbox"/> 2</p> <p>Both ..... <input type="checkbox"/> 3</p>	<p><b>96. Sequence Guide</b></p> <p>If married or de facto and spouse/partner is usual resident - 2nd partner being interviewed ..... (Go to Q.100) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.97) <input type="checkbox"/> 2</p>
	<p><b>97. DID YOU (OR YOUR (SPOUSE/PARTNER)) RECEIVE ANY FAMILY PAYMENTS LAST FINANCIAL YEAR?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.100) <input type="checkbox"/> 2</p>

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99. HOW MUCH DID YOU RECEIVE? PLEASE INCLUDE ANY LUMP SUM ADVANCES YOU RECEIVED.

Amount (dollars) ..... (a)

Weeks ..... (b)   w

Months .....   m

100. Interviewer: (Show PINK Prompt Card G/ PLEASE LOOK AT PINK CARD G).

DURING THE LAST FINANCIAL YEAR, DID YOU RECEIVE ANY OF THESE PENSIONS OR ALLOWANCES?

- Newstart Allowance ..... (b) ☐ 02
- Mature Age Allowance ..... (c) ☐ 03
- Service Pension (DVA) ..... (d) ☐ 04
- Disability Support Pension (Invalid pension) (DSS) ..... (e) ☐ 05
- Sole Parent's Pension ..... (f) ☐ 06
- Wife's/Carer's Pension ..... (g) ☐ 07
- Sickness Allowance ..... (h) ☐ 08
- Widow's Allowance (DSS) ..... (j) ☐ 09
- Special Benefit ..... (k) ☐ 10
- Partner Allowance ..... (m) ☐ 11
- Youth Training Allowance ..... (n) ☐ 12
- None of these ..... (Go to Q.102) (p) ☐ 13

101. INCLUDING ONLY YOUR SHARE OF ANY JOINT PENSIONS OR ALLOWANCES, HOW MUCH DID YOU RECEIVE IN TOTAL FROM (Specify each pension/allowance marked in Q.100) LAST FINANCIAL YEAR? PLEASE INCLUDE ANY LUMP SUM ADVANCES YOU RECEIVED.

HOW MANY WEEKS LAST YEAR DID YOU RECEIVE THIS?

2. Newstart Allowance

Amount (dollars) (c)

Weeks ..... (d)   w

Months .....   m

3. Mature Age Allowance

Amount (dollars) (e)

Weeks ..... (f)   w

Months .....   m

4. Service Pension

Amount (dollars) (g)

Weeks ..... (h)   w

Months .....   m

5. Disability Support Pension (Invalid Pension)

Amount (dollars) (j)

Weeks ..... (k)   w

Months .....   m

6. Sole Parent's Pension

Amount (dollars) (m)

Weeks ..... (n)   w

Months .....   m

7. Wife's/Carer's Pension

Amount (dollars) (p)

Weeks ..... (q)   w

Months .....   m

8. Sickness Allowance

Amount (dollars) (q)

Weeks ..... (r)   w

Months .....   m

## 9. Widow's Allowance

Amount (dollars) (s) Weeks ..... (t)  wMonths .....  m

## 10. Special Benefit

Amount (dollars) (u) Weeks ..... (v)  wMonths .....  m

## 11. Partner Allowance

Amount (dollars) (w) Weeks ..... (x)  wMonths .....  m

## 12. Youth Training Allowance

Amount (dollars) (a) Weeks ..... (b)  wMonths .....  m102. *Interviewer:* (Show BLUE prompt card H/  
PLEASE LOOK AT BLUE CARD H).DURING THE LAST FINANCIAL YEAR, DID  
YOU RECEIVE ANY OF THESE PENSIONS OR  
ALLOWANCES?Australian Age Pension ..... (a) ☐ 01War Widow's Pension (DVA) ..... (b) ☐ 02Disability Pension (DVA) ..... (c) ☐ 03Austudy/Abstudy ..... (d) ☐ 04Child Disability Allowance ..... (f) ☐ 06Overseas Pensions/ Benefits ..... (h) ☐ 08Parenting Allowance ..... (j) ☐ 09Other (Specify)..... (k) ☐ 10None of these ..... (Go to Q.104) (m) ☐ 11103. INCLUDING ONLY YOUR SHARE OF ANY  
JOINT PENSIONS OR ALLOWANCES, HOW  
MUCH DID YOU RECEIVE IN TOTAL FROM  
(Specify each pension/allowance marked in Q.102)  
LAST FINANCIAL YEAR? PLEASE INCLUDE  
ANY LUMP SUM ADVANCES YOU RECEIVED.HOW MANY WEEKS LAST YEAR DID YOU  
RECEIVE THIS?

## 1. Australian Age Pension

Amount (dollars) (a) Weeks ..... (b)  wMonths .....  m

## 2. War Widow's Pension

Amount (dollars) (c) Weeks ..... (d)  wMonths .....  m

## 3. Disability Pension (DVA)

Amount (dollars) (e) Weeks ..... (f)  wMonths .....  m

## 4. Austudy/Abstudy

Amount (dollars) (g) Weeks ..... (h)  wMonths .....  m

## 6. Child Disability Allowance

Amount (dollars) (m) Weeks ..... (n)  wMonths .....  m

## 8. Overseas Pensions/Benefits

Amount (dollars) (r) Weeks ..... (s)  wMonths .....  m

## 9. Parenting Allowance

Amount (dollars) (t) Weeks ..... (u)  wMonths .....  m



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<p>10. Other</p> <p>Amount (dollars) (v) <input style="width: 40px;" type="text"/></p> <p>Weeks ..... (w) <input style="width: 40px;" type="text"/> w</p> <p>Months ..... (m) <input style="width: 40px;" type="text"/> m</p> <p><b>104. Interviewer: (Show YELLOW Prompt Card J)</b> PLEASE LOOK AT YELLOW CARD J.</p> <p>DURING THE LAST FINANCIAL YEAR, DID YOU RECEIVE REGULAR PAYMENTS FROM ANY OF THESE SOURCES?</p> <p>Superannuation/Annuity ..... (a) <input type="checkbox"/> 1</p> <p>Child Support/Maintenance ..... (b) <input type="checkbox"/> 2</p> <p>Workers' Compensation/Accident/Sickness Insurance ..... (c) <input type="checkbox"/> 3</p> <p>Persons not living in this household (exclude any interest already reported) (d) <input type="checkbox"/> 4</p> <p>None of these ..... (Go to Q.106) (e) <input type="checkbox"/> 5</p>	<p><b>105. HOW MUCH DID YOU RECEIVE FROM (Specify each source marked in Q.104) LAST FINANCIAL YEAR?</b></p> <p>1. Superannuation/Annuity</p> <p>Amount (dollars) (a) <input style="width: 60px;" type="text"/></p> <p>2. Child Support/Maintenance</p> <p>Amount (dollars) (b) <input style="width: 60px;" type="text"/></p> <p>3. Workers' Compensation/Accident/Sickness Insurance</p> <p>Amount (dollars) (c) <input style="width: 60px;" type="text"/></p> <p>4. Persons not living in this household</p> <p>Amount (dollars) (d) <input style="width: 60px;" type="text"/></p> <p><b>106. DID YOU RECEIVE INCOME FROM ANY OTHER SOURCES LAST FINANCIAL YEAR?</b></p> <p>Yes (Specify).....</p> <p>..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.108) <input type="checkbox"/> 2</p> <p>OFFICE USE ONLY <input type="checkbox"/></p> <p><b>107. HOW MUCH DID YOU RECEIVE FROM (Specify sources in Q.106) LAST FINANCIAL YEAR?</b></p> <p>Amount (dollars) ..... <input style="width: 60px;" type="text"/></p> <p><b>108. Sequence Guide</b></p> <p>If married or de facto and spouse/partner is usual resident</p> <p>- 2nd partner being interviewed ..... (Go to Q.151) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.109) <input type="checkbox"/> 2</p>
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<p><b>109.</b> I WOULD NOW LIKE TO ASK YOU SOME QUESTIONS ABOUT YOUR HOUSING COSTS. (THESE QUESTIONS REFER TO THE DWELLING YOU ARE LIVING IN AT THE MOMENT).</p>	<p><b>114.</b> HOW MUCH DO YOU (AND YOUR (SPOUSE/ PARTNER)) PAY IN RENT OR BOARD AND WHAT PERIOD DOES IT COVER?</p> <p>Amount (dollars) ..... (a) <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle;"></span></p> <p>Weeks ..... (b) <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle; text-align: center;">w</span></p> <p>Months ..... <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle; text-align: center;">m</span></p>
<p><b>110.</b> IS (THIS/THE) (Specify dwelling type)-</p> <p>BEING PAID OFF OR OWNED OUTRIGHT BY YOU (OR YOUR (SPOUSE/ PARTNER)))? ..... (Go to Q.116) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>RENTED BY YOU (OR YOUR (SPOUSE/PARTNER)))? ..... (Go to Q.113) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p> <p>None of these ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 3</p>	<p><b>115.</b> Go to Q.149</p>
<p><b>111.</b> DO YOU (OR YOUR (SPOUSE/ PARTNER))-</p> <p>PAY BOARD TO LIVE (HERE/THERE)? ..... (Go to Q.113) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>LIVE (HERE / THERE) RENT FREE? ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p> <p>Other (Specify) ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 3</p>	<p><b>116.</b> WHEN DID YOU (AND YOUR (SPOUSE/ PARTNER)) BUY (THIS/THE) (Specify dwelling type)?</p> <p><i>Interviewer: If respondent built dwelling, record year commenced building.</i></p> <p>Year ..... (a) <span style="border: 1px solid black; display: inline-block; width: 40px; height: 20px; vertical-align: middle;"></span></p> <p>Built dwelling ..... (b) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>Didn't purchase or build ..... (Go to Q.120) (c) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p>
<p><b>112.</b> Go to Q.149</p>	<p><b>117.</b> Sequence Guide</p> <p>If dwelling built in the last 3 years ..... (Go to Q.119) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>If dwelling purchased in the last 3 years ..... (Go to Q.118) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p> <p>Otherwise ..... (Go to Q.120) <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 3</p>
<p><b>113.</b> <i>Interviewer: (Show WHITE Prompt Card K/ PLEASE LOOK AT WHITE CARD K).</i></p> <p>WHO DO YOU PAY RENT OR BOARD TO?</p> <p>Real estate agent ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 01</p> <p>State housing commission/ trust ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 02</p> <p>Person not in same household</p> <p>- Parent/Other relative ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 03</p> <p>- Other person ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 04</p> <p>Person in same household</p> <p>- Parent/Other relative ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 05</p> <p>- Other person ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 06</p> <p>Owner/manager of caravan park ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 07</p> <p>Employer</p> <p>- Government authority ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 08</p> <p>- Other employer ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 09</p> <p>Other</p> <p>- Housing Co-operative/Community /Church group ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 10</p> <p>- Other (Specify) ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 11</p>	<p><b>118.</b> WAS (THIS/ THE) (Specify dwelling type ) NEW WHEN YOU (AND YOUR (SPOUSE/ PARTNER)) BOUGHT IT?</p> <p>Yes ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>No. .... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p>
	<p><b>119.</b> IS THIS THE FIRST TIME YOU (OR YOUR (SPOUSE/ PARTNER)) HAVE OWNED A HOME?</p> <p>Yes ..... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 1</p> <p>No. .... <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span> 2</p>

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<p><b>120. WHAT WOULD YOU ESTIMATE THE SALE PRICE OF (THIS/THE) (Specify dwelling type) TO BE IF YOU SOLD IT TOMORROW?</b></p> <p>Amount (dollars) <input style="width: 100px;" type="text"/></p> <p>Don't know ..... <input type="checkbox"/> 9999999</p>	<p><b>126. WHAT AMOUNT IS STILL OWING ON THIS MORTGAGE OR SECURED LOAN?</b></p> <p>Amount (dollars) ... <input style="width: 100px;" type="text"/></p>
<p><b>121. ARE YOU (OR YOUR (SPOUSE/ PARTNER)) CURRENTLY MAKING REPAYMENTS ON ANY MORTGAGES OR SECURED LOANS ON (THIS/ THE) (Specify dwelling type)?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.136) <input type="checkbox"/> 2</p>	<p><b>127. Sequence Guide</b></p> <p>If one loan or mortgage in Q.122 ..... (Go to Q.136) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.128) <input type="checkbox"/> 2</p>
<p><b>122. HOW MANY SECURED LOANS OR MORTGAGES ARE YOU (OR YOUR (SPOUSE/ PARTNER)) PAYING OFF?</b></p> <p>One ..... (Go to Q.124) <input type="checkbox"/> 1</p> <p>Number ..... <input type="checkbox"/> 2</p>	<p><b>128. THE FOLLOWING QUESTIONS ARE ABOUT YOUR SECOND SECURED LOAN OR MORTGAGE.</b></p> <p><b>129. WHAT WAS THE MAIN PURPOSE OF THIS MORTGAGE OR SECURED LOAN?</b></p> <p>To purchase/build this dwelling ..... <input type="checkbox"/> 1</p> <p>Alterations/additions to this dwelling ..... <input type="checkbox"/> 2</p> <p>Other (Specify) ..... <input type="checkbox"/> 3</p>
<p><b>123. I WOULD NOW LIKE TO ASK YOU DETAILS ABOUT EACH MORTGAGE OR SECURED LOAN STARTING WITH THE FIRST ONE.</b></p>	<p><b>130. HOW MUCH WAS THE LAST REPAYMENT AND WHAT PERIOD DID IT COVER?</b></p> <p>Amount (dollars) ..... (a) <input style="width: 100px;" type="text"/></p> <p>Weeks ..... (b) <input style="width: 50px;" type="text"/> w</p> <p>Months ..... <input style="width: 50px;" type="text"/> m</p>
<p><b>124. WHAT WAS THE MAIN PURPOSE OF THIS MORTGAGE OR SECURED LOAN?</b></p> <p>To purchase/build this dwelling ..... <input type="checkbox"/> 1</p> <p>Alterations/additions to this dwelling ..... <input type="checkbox"/> 2</p> <p>Other (Specify) ..... <input type="checkbox"/> 3</p>	<p><b>131. WHAT AMOUNT IS STILL OWING ON THIS MORTGAGE OR SECURED LOAN?</b></p> <p>Amount (dollars) ... <input style="width: 100px;" type="text"/></p>
<p><b>125. HOW MUCH WAS THE LAST REPAYMENT AND WHAT PERIOD DID IT COVER?</b></p> <p>Amount (dollars) ... (a) <input style="width: 100px;" type="text"/></p> <p>Weeks ..... (b) <input style="width: 50px;" type="text"/> w</p> <p>Months ..... <input style="width: 50px;" type="text"/> m</p>	<p><b>132. Sequence Guide</b></p> <p>If two loans or mortgages in Q.122 ..... (Go to Q.136) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.133) <input type="checkbox"/> 2</p>

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<p><b>133. WHAT WAS THE MAIN PURPOSE OF (THIS/ THESE) OTHER MORTGAGE(S) OR SECURED LOAN(S)?</b></p> <p>To purchase/build this dwelling ..... <input type="checkbox"/> 1</p> <p>Alterations/additions to this dwelling ..... <input type="checkbox"/> 2</p> <p>Other (Specify)..... <input type="checkbox"/> 3</p>	<p><b>138. WHAT ARE THE REPAYMENTS ON (THE/ ALL THOSE) UNSECURED LOAN(S) TAKEN OUT FOR HOUSING PURPOSES AND WHAT PERIOD (DOES IT/DO THEY) COVER?</b></p> <p>Amount (dollars) ..... (a) <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> w</p> <p>Months ..... <input type="text"/> m</p>
<p><b>134. HOW MUCH WAS THE LAST TOTAL REPAYMENT FOR THE OTHER MORTGAGE(S) OR SECURED LOAN(S) AND WHAT PERIOD DID IT COVER?</b></p> <p>Amount (dollars) ..... (a) <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> w</p> <p>Months ..... <input type="text"/> m</p>	<p><b>139. WHAT AMOUNT IS STILL OWING ON (THIS/ THESE) UNSECURED LOAN(S)?</b></p> <p>Amount (dollars) ..... <input type="text"/></p> <p><b>140. WAS THE MAIN PURPOSE OF (THIS/ THESE) LOAN(S) TO FINANCE-</b></p> <p>PURCHASING OR BUILDING THIS DWELLING? ..... <input type="checkbox"/> 1</p> <p>ALTERATIONS OR ADDITIONS TO THIS DWELLING? ..... <input type="checkbox"/> 2</p>
<p><b>135. WHAT AMOUNT IS STILL OWING ON (THIS/ THESE) OTHER SECURED LOAN(S) OR MORTGAGE(S)?</b></p> <p>Amount (dollars) ..... <input type="text"/></p> <p>Don't know <input type="checkbox"/> 999999</p>	<p><b>141. DO YOU (OR YOUR (SPOUSE/PARTNER)) PAY ANY WATER OR GENERAL (COUNCIL) RATES FOR (THIS/THE) (Specify dwelling type)?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.149) <input type="checkbox"/> 2</p>
<p><b>136. DO YOU (OR YOUR (SPOUSE/ PARTNER)) CURRENTLY HAVE ANY UNSECURED LOANS TAKEN OUT TO PURCHASE, BUILD OR ALTER (THIS/THE) (Specify dwelling type)?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.141) <input type="checkbox"/> 2</p>	<p><b>142. HOW MUCH WAS (YOUR/YOU AND YOUR (SPOUSE'S/ PARTNER'S)) LAST WATER RATES PAYMENT FOR (THIS/THE) (Specify dwelling type)?</b></p> <p>Amount (dollars) ..... <input type="text"/></p> <p>Nil ..... (Go to Q.144) <input type="checkbox"/> 9998</p> <p>Water and general (council) rates combined (Go to Q.147) <input type="checkbox"/> 9999</p>
<p><b>137. HOW MANY OF THESE UNSECURED LOANS DO YOU (OR YOUR (SPOUSE/ PARTNER)) HAVE?</b></p> <p>Number ..... <input type="text"/></p>	<p><b>143. HOW MANY MONTHS DID THAT PAYMENT COVER?</b></p> <p>Months ..... <input type="text"/></p>
	<p><b>144. HOW MUCH WAS (YOUR/YOU AND YOUR (SPOUSE'S/ PARTNER'S)) LAST GENERAL (COUNCIL) RATES PAYMENT FOR (THIS/THE) (Specify dwelling type)?</b></p> <p>Amount (dollars) ..... <input type="text"/></p> <p>Nil ..... (Go to Q.149) <input type="checkbox"/> 9999</p>

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<p><b>145. HOW MANY MONTHS DID THAT PAYMENT COVER?</b></p> <p>Months <input type="text"/> <input type="text"/></p>	<p><b>154. <i>Sequence Guide</i></b></p> <p><i>If aged 65 years or more</i> ..... (Go to Q.157) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (Go to Q.155) <input type="checkbox"/> 2</p>
<p><b>146. <i>Go to Q.149</i></b></p>	<p><b>155. DO YOU PAY ANY CHILD SUPPORT OR MAINTENANCE?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.157) <input type="checkbox"/> 2</p>
<p><b>147. HOW MUCH WAS (YOUR/YOU AND YOUR (SPOUSE/S/ PARTNER'S)) LAST TOTAL WATER AND GENERAL (COUNCIL) RATES PAYMENT FOR (THIS/THE) (<i>Specify dwelling type</i>)?</b></p> <p>Amount (dollars) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Nil ..... (Go to Q.149) <input type="checkbox"/> 9999</p>	<p><b>156. HOW MUCH DO YOU CURRENTLY PAY IN CHILD SUPPORT OR MAINTENANCE AND WHAT PERIOD DOES THAT COVER?</b></p> <p>Amount (dollars) ..... (a) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Weeks ..... (b) <input type="text"/> w</p> <p>Months ..... <input type="text"/> m</p>
<p><b>148. HOW MANY MONTHS DID THAT PAYMENT COVER?</b></p> <p>Months <input type="text"/> <input type="text"/></p>	<p><b>157. <i>Sequence Guide</i></b></p> <p><i>If first person interviewed in household</i> ..... (Go to Q.150) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (Go to Q.151) <input type="checkbox"/> 2</p>
<p><b>149. <i>Sequence Guide</i></b></p> <p><i>If first person interviewed in household</i> ..... (Go to Q.150) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (Go to Q.151) <input type="checkbox"/> 2</p>	<p><b>158. <i>Sequence Guide</i></b></p> <p><i>If in business last financial year (Q.68 answered)</i> ..... (Go to Q.158) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (No more questions) <input type="checkbox"/> 2</p>
<p><b>150. HOW MANY BEDROOMS ARE THERE IN THIS (<i>Specify dwelling type</i>)?</b></p> <p>Number <input type="text"/></p>	<p><b>159. WILL A COPY OF YOUR TAX ASSESSMENT OR RETURN FOR LAST FINANCIAL YEAR BE AVAILABLE LATER THIS FINANCIAL YEAR?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (No more questions) <input type="checkbox"/> 2</p>
<p><b>151. <i>Sequence Guide</i></b></p> <p><i>If aged 15-17 years and parent(s) is/are Usual Residents</i> ..... (Go to Q.157) <input type="checkbox"/> 1</p> <p><i>Otherwise</i> ..... (Go to Q.152) <input type="checkbox"/> 2</p>	
<p><b>152. DID YOU CHANGE YOUR MARITAL STATUS SINCE THE BEGINNING OF THE LAST FINANCIAL YEAR?</b></p> <p>Yes ..... <input type="checkbox"/> 1</p> <p>No ..... (Go to Q.154) <input type="checkbox"/> 2</p>	
<p><b>153. WHAT WAS YOUR PREVIOUS MARITAL STATUS?</b></p> <p>Married ..... <input type="checkbox"/> 1</p> <p>De facto ..... <input type="checkbox"/> 2</p> <p>Separated ..... <input type="checkbox"/> 3</p> <p>Divorced ..... <input type="checkbox"/> 4</p> <p>Widowed ..... <input type="checkbox"/> 5</p> <p>Never married ..... <input type="checkbox"/> 6</p>	

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<p><b>160.</b> TO ENSURE OUR DATA IS AS ACCURATE AS POSSIBLE WE NEED TO COLLECT INFORMATION FROM YOUR TAX ASSESSMENT OR RETURN.</p> <p>COULD SOMEONE FROM THE AUSTRALIAN BUREAU OF STATISTICS RING YOU FOR THE INFORMATION LATER?</p> <p>Yes ... .. (record daytime telephone number) (include STD code)</p> <p>.....</p> <p>..... <input type="checkbox"/> 1</p> <p>No ... .. (Go to Q.162) <input type="checkbox"/> 2</p>	<p><b>166.</b> WHEN IS YOUR ACCOUNTANT LIKELY TO HAVE THE INFORMATION?</p> <p>.....</p> <p>(No more questions)</p>
<p><b>161.</b> WHEN IS THE INFORMATION LIKELY TO BECOME AVAILABLE?</p> <p>.....</p> <p>(No more questions)</p>	<p><b>OFFICE USE ONLY</b></p> <p><b>167. NAME</b></p> <p>.....</p> <p>.....</p>
<p><b>162. Sequence Guide</b></p> <p>If interviewing face-to-face ..... (Go to Q.163) <input type="checkbox"/> 1</p> <p>Otherwise ..... (Go to Q.165) <input type="checkbox"/> 2</p>	<p><b>SAMPLE COPY</b></p>
<p><b>163.</b> COULD SOMEONE FROM THE AUSTRALIAN BUREAU OF STATISTICS CONTACT YOUR ACCOUNTANT IF THEY ARE HOLDING THESE RECORDS?</p> <p>Yes ... .. (Obtain completed Accountant Authorisation Form, specify details)</p> <p>.....</p> <p>..... <input type="checkbox"/> 1</p> <p>No ... .. (No more questions) <input type="checkbox"/> 2</p>	
<p><b>164.</b> WHEN IS YOUR ACCOUNTANT LIKELY TO HAVE THE INFORMATION?</p> <p>.....</p> <p>(No more questions)</p>	
<p><b>165.</b> COULD SOMEONE FROM THE AUSTRALIAN BUREAU OF STATISTICS CONTACT YOUR ACCOUNTANT IF THEY ARE HOLDING THESE RECORDS?</p> <p>Yes ... .. (Explain you will mail out an Accountant Authorisation Form, specify details of when form sent.)</p> <p>.....</p> <p>..... <input type="checkbox"/> 1</p> <p>No ... .. (No more questions) <input type="checkbox"/> 2</p>	

Estimates derived from the survey are based on information obtained from occupants from a sample of dwellings and hence, they are subject to sampling variability. That is, they may differ from the figures that would have been obtained if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might vary by chance because only a sample of dwellings is included. There are about two chances in three that the sample estimate will differ by less than one standard error from the figure that would be obtained if all dwellings were included, and about 19 chances in 20 that the difference will be less than two standard errors. Another measure of the likely difference is the relative standard error, which is obtained by expressing the standard error as a percentage of the estimate.

For estimates of population sizes, the size of the standard error increases with the level of the estimate, so that the larger the estimate the larger the standard error. However, it should be noted that the larger the sampling estimate the smaller the standard error in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

As the standard errors in table C.1 and C.2 show, the smaller the estimates the higher the relative standard error. Very small estimates are subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Only estimates with relative standard errors less than 25% are considered sufficiently reliable for most statistical purposes.

#### CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

The ABS calculates the standard errors of estimates of population numbers (i.e. persons, income units and households), factors for non-population estimates (e.g. mean income) and the standard errors of the upper boundaries of quintile groups. These are published as an appendix in each publication and the estimates for 1995-96 are published here in tables C.1 to C.4.

An example of the calculation and use of standard errors is given below. In 1995-96, the estimated number of income units in the 35-44 year age group with gross income in the range \$300-\$399 per week was 115,700. The standard error for this size of estimate is calculated as follows:

- the size of the estimate lies between 100,000 and 200,000. The corresponding standard errors for these two numbers in table C.2 are 10,130 and 13,430
- the standard error for 115,700 is calculated by interpolation using the following formula:

$$\begin{aligned} \text{SE} &= \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) \\ &\quad \times (\text{upper SE} - \text{lower SE}) \\ &= 10,130 + ((115,700 - 100,000) / (200,000 - 100,000)) \times (13,430 - 10,130) \\ &\approx 10,648, \text{ or approximately } 10,600. \end{aligned}$$

Therefore, if all dwellings were included in the survey, there are about two chances in three that the size of the estimate would have fallen within the range 105,100 to 126,300 and about 19 chances in 20 that the value would have fallen within the range 94,500 to 136,900.

## CALCULATING STANDARD ERRORS FOR NON-POPULATION ESTIMATES

The standard errors of non-population estimates are obtained by multiplying the relative standard errors of the corresponding population estimates by the appropriate factor from tables C.3.

For example, in 1995–96, the mean gross weekly income for income units within the 15–24 years age group was \$346. This estimate corresponded to an estimated 1,503,800 income units in that category.

- The standard error on the population estimate of 1,503,800 is calculated to be 25,600 (from table C.2).
- The relative standard error is then calculated by dividing by the estimated population

$$(25,600 / 1,503,800) \times 100 = 1.7\%.$$

- From table C.3, the factor for the mean income of all income units is 1.4. Hence the estimate of the mean has a relative standard error of

$$1.7 \times 1.4 = 2.4\%.$$

- This corresponds to a standard error of  
 $\$346 \times 0.024 = \$8$  (to the nearest dollar).

## CALCULATING STANDARD ERRORS FOR PROPORTIONS AND PERCENTAGES

Proportions and percentages, which are formed from the ratio of two estimates, are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator.

For proportions, the denominator is an estimate of the number of units, e.g. income units, in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of income units in a sub-group of the denominator group. The formula for the relative standard error is given below.

$$RSE\% \left( \frac{x}{y} \right) = \sqrt{[RSE\%(x)]^2 + [RSE\%(y)]^2}$$

For example, in 1995–96, 17.0% of the third quintile of income units were couples with dependent children. Since the quintile estimate for all income units was 1,774,100, the estimate of couple income units with dependent children in that quintile must have been 301,597. Hence, the estimate of 17.0% will have a relative standard error of

$$\begin{aligned} RSE\% \left( \frac{x}{y} \right) &= \sqrt{[RSE\%(301,597)]^2 + [RSE\%(1,774,100)]^2} \\ &= \sqrt{(5.2)^2 + (1.5)^2} \\ &= 5.0 \end{aligned}$$

giving a standard error of 0.9 percentage points. Thus, if all dwellings had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 16.1% to 17.9% and about 19 chances in 20 that it is in the range 15.2% to 18.8%.



## CALCULATION OF STANDARD ERRORS FOR DIFFERENCES OF ESTIMATES

The difference between survey estimates is also an estimate and is, therefore, subject to sampling variability. The standard error of the difference between two survey estimates depends on the standard errors of the original estimates and on the relationship (correlation) between the two original estimates. An approximate standard error of the difference between two estimates ( $x-y$ ) may be calculated by the formula

$$SE(x-y) = \sqrt{[SE(x)]^2 + [SE(y)]^2}$$

While this formula will only be exact for differences between separate and uncorrelated (unrelated) characteristics or sub-populations, it is expected to provide a good approximation for all differences likely to be of interest.

In 1995-96, for example, 197,600 income units with the reference person aged 15-24 years, and 113,600 income units with the reference person aged 25-34 years, had incomes of between \$200 and \$299 per week. The difference between the two estimates is 84,000 which will have a standard error of

$$SE(x-y) = \sqrt{(13,400)^2 + (10,600)^2}$$

$$= 17,100 \text{ (to the nearest 100).}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 66,900 to 101,100 and 19 chances in 20 that this difference is between 49,800 and 118,200.

## STANDARD ERRORS SIHC 1995-96

## C.1 STANDARD ERRORS FOR ESTIMATES OF NUMBER OF PERSONS

Size of estimate	Standard error	Relative standard error Australia (%)
3 500	1 970	56.3
4 000	2 120	53.0
4 500	2 270	50.4
5 000	2 400	48.0
6 000	2 650	44.2
8 000	3 080	38.5
10 000	3 460	34.6
20 000	4 910	24.6
30 000	5 990	20.0
40 000	6 870	17.2
50 000	7 620	15.2
100 000	10 430	10.4
200 000	14 060	7.0
300 000	16 610	5.5
400 000	18 640	4.7
500 000	20 350	4.1
1 000 000	26 420	2.6
2 000 000	33 780	1.7
5 000 000	45 620	0.9
10 000 000	56 220	0.6

## C.2 STANDARD ERRORS FOR ESTIMATES OF NUMBER OF INCOME UNITS

Size of estimate	Standard error	Relative standard error Australia (%)
3 500	1 740	49.7
4 000	1 890	47.3
4 500	2 030	45.1
5 000	2 160	43.2
6 000	2 410	40.2
8 000	2 860	35.8
10 000	3 240	32.4
20 000	4 720	23.6
30 000	5 810	19.4
40 000	6 680	16.7
50 000	7 430	14.9
100 000	10 130	10.1
200 000	13 430	6.7
300 000	15 640	5.2
400 000	17 310	4.3
500 000	18 670	3.7
1 000 000	23 180	2.3
2 000 000	27 960	1.4
5 000 000	34 320	0.7
10 000 000	38 780	0.4

## C.3 RSE FACTORS FOR ESTIMATES OF MEAN AND MEDIAN INCOMES

Gross weekly income	Mean	Median
<b>Income unit types</b>		
Couple	0.9	2.0
One-parent	0.7	0.8
One-person	1.0	3.3
<b>All income units</b>	<b>1.4</b>	<b>2.7</b>
<b>Quintiles</b>		
Lowest quintile	1.2	0.5
Highest quintile	0.6	0.5
Quintiles 2-4	0.2	0.4

## C.4 STANDARD ERRORS FOR UPPER BOUNDARIES OF QUINTILE GROUPS

Quintile	Couple units	One-parent units	One-person units	All income units
1	6.4	4.5	1.3	3.3
2	10.1	9.0	4.1	5.0
3	11.7	15.5	6.4	6.7
4	13.9	22.1	6.8	11.8

## GLOSSARY .....

<b>Age</b>	The number of completed years that have elapsed since the person was born.
<b>Capital cities</b>	The six State capital city statistical divisions, the Darwin Statistical Division and the Canberra Statistical Division.
<b>Contributing family worker</b>	A person who works without pay in an economic enterprise operated by a relative.
<b>Country of birth</b>	The country of birth of a person coded using the Australian Standard Classification of Countries for Social Statistics.
<b>Dependent children</b>	All persons aged under 15 years, and persons aged 15–24 years who are full-time students, live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
<b>Disposable income</b>	Gross income after income tax and the Medicare levy are deducted. Income tax is imputed based on each person's income and other characteristics as reported in the survey. This is sometimes referred to as net income.
<b>Dwelling structure</b>	The classification of dwellings according to the structure of the building that contains the dwelling.
<b>Earners</b>	Persons (excluding dependent children) who receive income from wages or salary, who are engaged in their own business or partnership, or are silent partners in a business or partnership.
<b>Educational qualification</b>	An award for attainment as a result of formal learning from an accredited post-school institution.
<b>Employed persons</b>	Persons aged 15 years and over who, during the reference week: <ul style="list-style-type: none"> <li>▪ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or</li> <li>▪ worked for one hour or more without pay in a family business or on a farm (contributing family workers); or</li> <li>▪ were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks up to the end of the reference week; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week; on strike or locked out; on workers' compensation and expecting to return to their job; or receiving wages or salary while undertaking full-time study; or</li> <li>▪ were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.</li> </ul>
<b>Employee</b>	A person who works for a public or private employer and receives remuneration in wages, salary, a retainer fee by their employer while working on a commission basis, tips, piece-rates or payment in kind, or a person who operates his or her own incorporated enterprise with or without hiring employees.

<b>Employer</b>	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires one or more employees.
<b>Family</b>	A family is defined as two or more related people, one of whom is at least 15 years of age, who usually live together. These people may be related by blood, marriage (registered or de facto), adoption, step or fostering. A separate family is formed for each married couple, or for each set of parent/child relationships where only one parent is present. Separate families are identified within a single household if more than one group of people satisfy the criteria for forming a family. Family members living in other households are excluded from being part of the same family for practical collection purposes.
<b>Full-time employed</b>	Employed persons who usually work 35 hours or more a week (in all jobs) and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week.
<b>Full-time labour force</b>	A person is in the full-time labour force if he/she is employed full time or is unemployed and seeking a full-time job.
<b>Full-time student</b>	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
<b>Government cash transfers (pensions and allowances)</b>	Regular, recurring receipts from the Government to persons under social security and related government programs. Included are pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed and sick persons, families and children, veterans or their survivors; and study allowances for students.
<b>Gross income</b>	Regular cash receipts before tax or other deductions are made.
<b>Household</b>	The household consists of a group of people living together and having common provision for food and other essentials of living. In other words, the household is defined on the basis of a housekeeping concept. A person who makes provision for his or her own food or other essentials for living without combining with any other person is a lone-person household. A group of two or more persons, living within the same dwelling who make common provision for food or other essentials of living, is a multi-person household. The persons in the group may pool their income to a greater or lesser extent; they may be related or unrelated persons or a combination of both.
<b>Household composition</b>	Composition of the household is divided into three broad groupings (single families, multiple families and households with only unrelated persons present, including lone-person households). Additional categories are formed according to the number of dependent children, the presence of non-dependent children and non-family individuals, the number of unrelated persons and the identification of one-parent families within the household.
<b>Income</b>	Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers compensation, child support, and scholarships, profit or loss from own business or partnership and property income.

<b>Income unit</b>	An income unit is defined as one person, or a group of related persons, within a household, whose command over income is assumed to be shared. The relationships allowed for in the definition of income unit are restricted to those of marriage (registered or de facto) and of parent (guardian)/dependent child relationships between people who usually reside in the same household. All children under 15 in a household are dependent and must have either a parent or a guardian in the household. An income unit may comprise: <ul style="list-style-type: none"> <li>▪ a couple (registered or de facto) and dependent children only; or</li> <li>▪ a couple only (registered or de facto) with no dependent children present in the household; or</li> <li>▪ a sole parent and dependent children; or</li> <li>▪ a person in a private dwelling who is not in a couple relationship with another person in the household, nor a dependent child, nor a parent or guardian of a dependent child in the household.</li> </ul>
<b>Industry</b>	The type of industry that is carried out by the respondent's employer, coded using the Australian and New Zealand Standard Industry Classification.
<b>Labour force status</b>	A classification of the civilian population aged 15 and over into employed, unemployed or not in the labour force. The definitions conform closely to the international standard definitions adopted by the International Conferences of Labour Statisticians.
<b>Mean income</b>	The total income received by a group of units divided by the number of units in the group.
<b>Median income</b>	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.
<b>Not in the labour force</b>	Persons not in the categories employed or unemployed as defined.
<b>Occupation</b>	The type of work a person does in his/her employment coded using the Australian Standard Classification of Occupations.
<b>Own account worker</b>	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade and hires no employees.
<b>Own business or partnership income</b>	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
<b>Owner (of dwelling)</b>	A person (or unit) who owns the dwelling in which the person (unit) usually resides. Owners are divided into two classifications—owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the person (unit) is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the person (unit) is an owner without a mortgage.
<b>Principal source of income</b>	That source from which the most positive income is received. If there is no source of positive income the principal source is undefined.
<b>Private income</b>	Income from all sources other than government pensions and allowances.

<b>Property income</b>	Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), from non-financial assets (rent) and from royalties.
<b>Renter</b>	<p>A unit who pays rent or board to reside in the dwelling. Renters belong to one of the following categories:</p> <ul style="list-style-type: none"> <li>▪ public—where the unit pays rent to a State housing commission or trust;</li> <li>▪ private—where the unit pays rent to a real estate agent or to another person not in the same household;</li> <li>▪ resident relative—where the unit pays rent to a related person who resides in the same household;</li> <li>▪ other—where the unit pays rent to an unrelated person in the same household, the owner/manager of a caravan park, his/her employer (including a government authority), to a housing cooperative, a community or church group or any other body not included elsewhere.</li> </ul>
<b>Tenure type</b>	The nature of a unit's legal right to occupy the dwelling in which he/she usually resides. Tenure is determined according to whether the person (or couple) owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent or board to live in the dwelling or has some other arrangement to occupy the dwelling.
<b>Tenure type—other</b>	A person (or unit) who is not an owner, a purchaser or a renter. Includes young one-person income units living rent free with parents.
<b>Total income</b>	The sum of income from all sources.
<b>Unemployed persons</b>	<p>Persons aged 15 years and over who were not employed during the reference week, and:</p> <ul style="list-style-type: none"> <li>▪ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week; and <ul style="list-style-type: none"> <li>▪ were available for work in the reference week, or would have been available except for temporary illness (lasting for less than four weeks to the end of the reference week); or</li> <li>▪ were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or</li> </ul> </li> <li>▪ were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.</li> </ul>
<b>Wage or salary</b>	The gross cash income received as a return to labour from an employer or from own incorporated enterprise.



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